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# SESSIONAL PAPERS

VOLUME 3—PART 1.

SEVENTH SESSION OF THE TWELFTH PARLIAMENT

OF THE

DOMINION OF CANADA

SESSION 1917

VOLUME LII.

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# ALPHABETICAL INDEX

TO THE

# SESSIONAL PAPERS

OF THE

# PARLIAMENT OF CANADA

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**4.** Supplementary Estimates of sums required for the service of the Dominion for the year ending on the 31st March, 1917, and, in accordance with the provisions of "The British North America Act, 1867," the Governor General recommends these Estimates to the House of Commons. Presented by Sir Thomas White, February 5, 1917.

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**65.** Return of Orders in Council which have been published in the *Canada Gazette*, between 1st January, 1916, and the 31st December, 1916, in accordance with the provisions of "The Forest Reserves and Park Act," Section 19, of Chapter 10, 1-2 George V. Presented by Hon. Mr. Roche, February 1, 1917.. .. .. .. .. .. .. .. .. ..*Not printed.*

**66.** Return of Orders in Council which have been published in the *Canada Gazette*, between the 1st January, 1916, and the 31st December, 1916, in accordance with the provisions of Chapter 47, 2 George V, entitled "The Railway Belt Water Act." Presented by Hon. Mr. Roche, February 1, 1917... .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**67.** Return of Orders in Council which have been published in the *Canada Gazette* and in the British Columbia *Gazette*, between 1st January, 1916, and the 31st December, 1916, in accordance with provisions of Subsection *(d)* of Section 38 of the regulations for the survey, administration, disposal and management of Dominion Lands within the 40-mile Railway Belt in the Province of British Columbia. Presented by Hon. Mr. Roche, February 1, 1917.. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**68.** Return showing all lands sold by the Canadian Pacific Railway Company during the year, from the 1st October, 1915, to 30th September, 1916, together with the names of the purchasers, in accordance with the Statutes of Canada, 1886, Chapter 9, Section 8. Presented by Hon. Mr. Roche, February 1, 1917.. .. .. .. .. .. .. ..*Not printed.*

**69.** Return of Orders in Council which have been published in the *Canada Gazette*, between 1st January, 1916, and the 31st December, 1916, in accordance with the provisions of Section 77 of "The Dominion Lands Act," Chapter 20, 7-8 Edward VII. Presented by Hon. Mr. Roche, February 1, 1917.. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**70.** Certified copies of Reports of the Committee of the Privy Council, approved by His Excellency the Governor General on the 29th November, 1916, giving authority for the cancellation on and from the 1st January, 1917, of the agreements between the Government of Canada and the Governments of Manitoba, Saskatchewan and Alberta, respectively, respecting the services of the Royal North West Mounted Police in those provinces. Presented by Sir Robert Borden, February 1, 1917.
*Printed for sessional papers only*

**70a.** Return to an Address to His Excellency the Governor General, of the 31st January, 1917, for a copy of all documents, letters, messages, correspondence, etc., respecting the termination of the agreements between the Government of Canada and the Governments of the Provinces of Saskatchewan and Alberta in reference to the Royal North West Mounted Police. Presented June 1, 1917. Mr. McCraney.. .. .. ..*Not printed.*

**71.** Return to an Order of the House, of the 20th March, 1916, for a copy of all telegrams, letters and correspondence concerning the appointment of Mr. Alfred Gravel, Harbour Commissioner of Quebec, and concerning all other candidates for the position of Commissioner on the Harbour Board of Quebec, to represent the South Shore. Presented February 2, 1917. Mr Bourassa... .. .. .. .. .. .. .. .. .. ..*Not printed.*

## CONTENTS OF VOLUME 21—*Continued.*

**72.** Return to an Address to His Royal Highness the Governor General, of the 2nd February, 1914, for a copy of all Orders in Council, correspondence, petitions, telegrams and other papers or documents bearing date between the years 1885 and 1914 in any way relating to the prohibition of the export of Sockeye Salmon from the Province of British Columbia. Presented February 2, 1917.—*Mr. Sinclair*.. .. .. .. .. ..*Not printed.*

**73.** Seventh Annual Report of the Commission of Conservation for the fiscal year ending March 31, 1916. Presented by Hon. Mr. Hazen, February 5, 1917.. .. ..*Not printed.*

**74.** Copy of correspondence between Sir Robert Borden and Sir Wilfrid Laurier respecting proposals for the extension of the term of Parliament, November 3, 1915, to January 3, 1917. Presented by Sir Robert Borden, May 23, 1917.
*Printed for sessional papers only.*

**75.** Detailed Statement of Customs Duties and the Refund thereof, under Section 92, Consolidated Revenue Act, for the year ended March 31, 1916. (Senate)... ..*Not printed.*

**75*a*.** Detailed Statement of all Remissions and Refunds of the Tolls or duties for the fiscal year ending March 31, 1916.—Also,—Supplementary statement of the Remissions and Refunds of Tolls and Duties from the Department of Marine and Fisheries. Presented by Hon. Mr. Patenaude, April 19, 1917.. .. .. .. .. .. .. .. *Not printed.*

**76.** Ordinances of the Yukon Territory, passed by the Yukon Council in 1916. (Senate).
*Not printed.*

**76*a*.** Return of Orders in Council passed under the provisions of Section 18, of Chapter 63, Revised Statutes of Canada, "An Act to provide for the Government of the Yukon Territory." Presented by Hon. Mr. Patenaude, April 19, 1917.. .. ..*Not printed.*

**76*b*** Return of Orders in Council passed in the year 1917, under the provisions of Section 18, of Chapter 63, Revised Statutes of Canada, "An Act to provide for the Government of the Yukon Territory." Presented by Hon. Mr. Sevigny, July 5, 1917.
*Not printed.*

**77.** Copy of extract from Order in Council No. P.C. 43/263, dated 27th January, 1917, authorizing Regulations governing the payment of Allowance for the Accountant Officers in the Royal Canadian Navy of Receiving Ships and Depot Ships, in accordance with the provisions of Secton 47, Chapter 43, 9-10 Edward VII. Presented by Hon. Mr. Hazen, February 6, 1917.. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**78.** Return to an Order of the House of the 31st January, 1917, for a copy of all correspondence respecting the appointment of a Commission to investigate the financial and economic condition of Canadian railways, showing the names of the Commissioners, the rate of their remuneration, along with the names of the secretaries and engineers appointed by them, or by the Commission, and the rate of their remuneration. Presented February 6, 1917.—*Sir Wilfrid Laurier*.. .. .. .. .. .. .. ..*Not printed.*

**79.** Return to an Order of the House of the 31st January, 1917, for a copy of all papers, letters, telegrams and other documents relative to the removal of Mr. H. D. McKenzie as mechanical foreman at Stellarton on the Canadian Government Railways, and the appointment of his successor. Presented February 6, 1917.—*Mr. Macdonald.*
*Not printed.*

**80.** Return to an Order of the House of the 31st January, 1917, for a return showing the quantity of freight carried over the Grand Trunk Pacific Railway between Lévis and Moncton since that portion of said railway has been operated by the Canadian Government Railways System. Presented February 6, 1917.—*Mr. Copp*.. .. ..*Not printed.*

**81.** Return to an Order of the House of the 12th April, 1916, for a Return showing:—1. How many clerks there are in the Interior Department who belong to and are paid from the outside service vote and who work in the inside service? 2. The names of said clerks? 3. Salary paid to each? 4. How long each has been in the service of the Department? 5. If all or any of these clerks have passed any examination. If so, what examination and on what date or dates? Presented February 6, 1917.—*Mr. Turriff*.. ..*Not printed*

## CONTENTS OF VOLUME 21—*Continued.*

**82.** Return to an Order of the House of the 15th March, 1916, for a copy of all correspondence between the Government and the Provinces, regarding increased co-operation in the promotion of immigration and land settlement, commencing with a letter of the Minister of the Interior to the Provincial Prime Ministers, in November, 1911. Presented February 6, 1917.—*Sir Wilfrid Laurier*... .. .. .. .. .. .. .. ..*Not printed.*

**83.** Return to an Order of the House of the 27th March, 1916, for a Return showing:—1. The names and salaries of the persons employed in the Immigration Service in the City of Montreal; their respective salaries when appointed and what they receive at the present time? 2. Which of such employees are given travelling or other expenses, and how much has been paid to each on that account since their respective appointments. Presented February 6, 1917.—*Mr. Lachance*.. .. .. .. .. .. .. ..*Not printed.*

**84.** Return to an Order of the House of the 31st January, 1917, for a return showing the quantities of timber cut, and the sum paid therefor, to date, under the lease or sale of timber made by the Indian Department to Mr. Arthur Webber from lands situated near Ship Harbour Lake, Halifax County, together with the name or names of all surveyors of the timber cut from the said Indian lands under the above-mentioned sale or lease, and copies of all reports made in connection therewith by said surveyors. Presented February 6, 1917.—*Mr. McLean (Halifax)*... .. .. .. .. .. ..*Not printed.*

**85.** A copy of the Special Report made by the Royal Commission on Indian Affairs on the Kitsilano Indian Reserve, together with the Order in Council passed on the 28th March, 1916, and all other papers and correspondence relating to the Report. (Senate). *Not printed.*

**86.** Return to an Address to His Excellency the Governor General, of the 31st January, 1917, for a copy of all correspondence exchanged between the Dominion Government and the Provincial Governments inviting them to a conference on the subject of making provisions for returned soldiers, including a copy of the proceedings of the conference which took place on the 10th of January at Ottawa on the same subject. Presented February 7, 1917.—*Sir Wilfrid Laurier* .. .. .. ..*Printed for sessional papers only.*

**87.** Return to an Order of the House, of the 31st January, 1917, for a copy of all correspondence between any Member of the Government and Sir Thomas Tait referring to his appointment to, and resignation from, the National Service Board. Presented February 7, 1917.—*Mr. Graham*.. .. .. .. .. .. .. .. .. ..*Printed for sessional papers only.*

**87a.** Return to an Order of the House of the 31st January, 1917, for a copy of all correspondence between Mr. Murray, Secretary of the Manufacturers' Association, and any Member of the Government, or Sir Thomas Tait, as head of the National Service Board, concerning his suggested appointment as Secretary of the National Service Board. Presented June 1, 1917.—*Mr. Graham*... .. .. .. .. .. .. .. ..*Not printed.*

**88.** Correspondence between the Prime Minister and the Leader of the Opposition concerning the formation of a Parliamentary National Service Commission. Presented by Sir Robert Borden, February 7, 1917... .. .. .. . .. ..*Printed for sessional papers only.*

**89.** Return to an Order of the House, of the 5th February, 1917, for a copy of all petitions, letters, telegrams, reports and other documents relative to the closing of the Canard and Splitlog Post Office and the opening of Loiselleville Post Office, in the County of Essex, together with a copy of all petitions and documents relative to the establishment of rural mail routes from the Loiselleville Post Office. Presented February 7, 1917.—*Mr. Wilcox*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**90.** Report on the Canadian Army Medical Service, by Colonel Herbert A. Bruce, Special Inspector General, Medical Services, Canadian Expeditionary Force, dated at London, England, 20th September, 1916. Presented by Sir Robert Borden, February 7, 1917. *Not printed.*

**90a.** Report on the Canadian Army Medical Service, by a Board of Officers, presided over by Surgeon-General Sir William Babtie, K.C.M.G., C.B., V.C., dated at London, England, December 22, 1916. Presented by Sir Robert Borden, February 7, 1917..*Not printed.*

## CONTENTS OF VOLUME 21—*Continued.*

**90*b***. Copy of Interim Report of the Surgeon-General G. C. Jones, Director Medical Services Canadians, in reply to the Report on the Canadian Army Medical Service by Colonel Herbert A. Bruce, Special Inspector-General, Medical Services, Canadian Expeditionary Force, dated London, September 28, 1916. Presented by Sir Edward Kemp, May 31, 1917.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**91.** Return to an Order of the House, of the 7th February, 1917, for a copy of all letters, telegrams, papers and other documents relative to the closing of the Marine Agency at Pictou last autumn, and as to the re-opening of said agency. Presented April 19, 1917.—*Mr. Macdonald*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**92.** Return to an Order of the House of the 5th February, 1917, for a Return showing:—1. The number of horses that have been bought in Canada for war purposes in each of the years 1914, 1915 and 1916, respectively, (*a*) for the Canadian Army; (*b*) for Britain; and (*c*) for France and our other Allies. 2. The amount paid for the horses in each of the years for the different countries mentioned. Presented April 19, 1917.—*Mr. Edwards*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**93.** Return to an Order of the House of the 31st January, 1917, for a Return showing:—1. The names, home addresses and former occupations of all censors, decoders or other employees of the Government in the different cable stations in Nova Scotia during the calendar year 1916. 2. The name of the person who recommended each of the said censors, decoders or employees. 3. What salary was paid to each of said persons for the calendar year 1916. Presented April 19, 1917.—*Mr. Sinclair*.. ..*Not printed.*

**94.** Copies of General Orders promulgated to the Militia for the period between December 30, 1915, and February 8, 1917. Presented by Sir Edward Kemp, April 19, 1917. *Not printed.*

**95.** Return to an Order of the House of the 11th March, 1915, for a copy of all charges, correspondence, letters, telegrams and other documents relative to the dismissal of Frank Dunlop, of Graves Point, at Sydney Mines, in the riding of North Cape Breton and Victoria, N.S., and the expenses of such investigation in detail. Presented April 19, 1917.—*Mr. McKenzie*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**96.** Return to an Order of the House of the 3rd April, 1916, for a Return showing:—1. The names of the staff in the office of the High Commissioner for Canada in London? 2. Whether any of these officials are natives of Canada. If so which ones? 3. Whether it is true, as alleged, that Canada is the only British Dominion which employs none of its natives in its High Commissioner's Office. Presented April 19, 1917.—*Mr. Proulx.* *Not printed.*

**97.** Return to an Address to His Royal Highness the Governor General, of the 22nd February, 1915, for a copy of all Orders in Council, memoranda, correspondence or other documents in the possession of the Government, or any Department thereof, relating to the trade in dried fish and wines between Portugal and Canada. Presented April 19, 1917.—*Mr. Sinclair*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**98.** Return to an Order of the House of the 31st January, 1917, for a tabulated statement showing the number of divorces granted by the Parliament of Canada since 1867. Presented April 19, 1917.—*Mr. Lemieux*.. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**99.** Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, telegrams and other documents, including tenders, relating to the mail contract from Tatamagouche to New Annan and Tatamagouche Mountain, in the County of Colchester. Presented April 19, 1917.—*Mr. Macdonald*.. .. .. .. .. .. .. .. .. ..*Not printed.*

**100.** Copy of new Rule in substitution of Rule 236 of the General Rules and Orders now in force regulating the practice and procedure in the Exchequer Court of Canada, made on the 16th day of February, 1917. Presented by Hon. Mr. Patenaude, April 19, 1917. *Not printed.*

## CONTENTS OF VOLUME 21—*Continued.*

**100a.** Copy of Rule 200 of the General Rules and Orders now in force regulating the practice and procedure in the Exchequer Court of Canada; also, Copy of General Order respecting fees and costs in the Exchequer Court in the exercise of its jurisdicton as a Court of Admiralty. Presented by Hon. Mr. Patenaude, May 3, 1917.....*Not printed.*

**101.** Return to an Order of the House of the 5th February, 1917, for a return showing a list of all persons employed during the year 1916 in the round-house of the Canadian Government Railways at Pirate Harbour, N.S., as brakemen, telegraphers, cleaners and labourers, showing the dates of their appointments and length of time employed respectively, and also the monthly rate of wages paid to each of said employees. Presented April 19, 1917.—*Mr. Sinclair*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**102.** Return to an Order of the House of the 31st January, 1917, for a copy of all letters, papers, telegrams and other documents relative to the application for, and the granting of, a Conciliation Board to the employees of the Acadia Coal Company in the spring of 1916, the proceedings of said Board, and all other papers in relation to the same. Presented April 19, 1917.—*Mr. Macdonald*.. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**103.** Return to an Order of the House of the 31st January, 1917, for a copy of all correspondence, telegrams and documents of all kinds exchanged between any person or persons and the Department of Labour or any other Department of the Government relating to the labour trouble at Thetford Mines, P.Q., and also copies of all correspondence exchanged between the different Departments of the Government respecting the same question. Presented April 19, 1917.—*Mr. Verville*.. .. .. .. .. .. .. ..*Not printed.*

**104.** Return to an Order of the House of the 31st January, 1917, for a copy of all letters, papers, telegrams and other documents relative to the application for, and the refusal to grant a Conciliation Board as petitioned for under the Industrial Disputes Investigation Act by the employees of the Canadian Government Railway at Pictou, who were members of the Longshoremen's Union at Pictou during the year 1916. Presented April 19, 1917.—*Mr. Macdonald*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**105.** Return to an Order of the House of the 7th February, 1917, for a copy of the contract between the Government and the P. Lyall & Sons Construction Company for the reconstruction of the Parliament Building. Presented April 20, 1917.—*Mr. Murphy.*
*Printed for Sessional Papers only.*

**106.** Copy of Order in Council P.C. 1062, dated 16th April, 1917, ordering that wheat, wheat flour and semolina be transferred to the list of goods which may be imported into Canada free of duty of customs. Presented by Sir Thomas White, April 20, 1917.
*Printed for Sessional Papers only.*

**107.** Return to an Order of the House of the 19th April, 1917, for a return showing:—1. Whether the Government is aware as to whether there are cases in the Military Service in which men after enlistment have been given leave on harvesting furlough, and during such leave have been injured by accident, and who have in consequence of such accident incurred hospital bills, and who having been treated in hospital have returned to military duty and been discharged on account of injuries so received. 2. If so, whether claims have been made for hospital care and treatment. 3. If such claims have been recognized by the Government. 4. If not, why not. 5. If so, what action has been taken in connection therewith. 6. Whether in such cases the enlisted person is not entitled to pay up to time of discharge, and also the payment of his hospital account. Presented April 20, 1917.—*Mr. MacNutt*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**108.** Copy of a communication from the Deputy Minister of Militia and Defence, relative to the total value of the Oliver equipment, so-called, supplied the Canadian soldiers who have crossed to England since the commencement of the present war. Presented by Sir Edward Kemp, April 20, 1917.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**109.** Return to an Order of the House of the 19th April, 1917, for a return showing:—1. The names of the Members of Parliament who now belong, or who did belong to the Overseas

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Forces or the Militia Forces of Canada since the present war was declared. 2. Whether these Members or any of them were, or are in receipt of pay from the Militia Department and in receipt of their indemnity as Members at the same time. 3. Whether the wives of these Members, or any of them were, or are in receipt of separation allowance. Presented April 20, 1917.—*Mr. Hughes (Kings, P.E.I.)*.. .. .. .. .. .. .. ..*Not printed.*

**109a.** Supplementary return to an Order of the House of the 19th April, 1917, for a return showing:—1. The names of the Members of Parliament who now belong, or who did belong to the Overseas Forces or the Militia Forces of Canada since the present war was declared. 2. Whether these Members, or any of them were, or are in receipt of pay from the Militia Department and in receipt of their indemnity as Members at the same time. 3. Whether the wives of these Members, or any of them were, or are in receipt of separation allowance. Presented April 24, 1917.—*Mr. Hughes (Kings, P.E.I.)*.. ..*Not printed.*

**109b.** Return to an Order of the House of the 25th April, 1917, for a return showing:—1. How many Members of the House of Commons are serving or have served in the Canadian Army. 2. The names of each of said Members, the date of appointment, and rank. 3. The names of those Members who have resigned or have withdrawn from military service and the date of withdrawal or resignation. 4. How much has been paid to each for military salary, expenses and separation allowance to wife or relatives, respectively. Presented May 31, 1917.—*Mr. Turriff*.. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**109c.** Corrected copy of a return to an Order of the House of the 25th April, 1917, for a return showing:—1. How many Members of the House of Commons are serving or have served in the Canadian Army. 2. The names of each of said Members, the date of appointment, and rank. 3. The names of those Members who have resigned or have withdrawn from military service and the date of withdrawal or resignation. 4. How much has been paid to each for military service, expenses and separation allowance to wife or relatives, respectively. Presented June 14, 1917.—*Mr. Turriff*.. .. .. .. .. .. .. ..*Not printed.*

**110.** Return to an Order of the House of the 19th April, 1917, for a return showing:—1. What amounts have been given to the Canadian Patriotic Fund to December 31, 1916, and what amounts have been promised for 1917, by the different counties, towns and cities in each of the different provinces. 2. The names of the different counties, towns and cities, and the respective amounts subscribed and promised by each. 3. What counties, cities and towns in each province, if any, have not contributed any amount to the said fund up to the present time. Presented April 24, 1917.—*Mr. Edwards*.. ..*Not printed.*

**110a.** Return to an Order of the House of the 19th April, 1917, for a return showing:—1. How much money has been subscribed and voted to the Canadian Patriotic Fund by each of the different provinces to December 31, 1916. 2. How much money has been paid to the Canadian Patriotic Fund by each of the different provinces during the same time. 3. How much money has been promised by county, township, city or other grants by each province for the year 1917. 4. How many persons in each province have received assistance from the Canadian Patriotic Fund to December 31, 1916. 5. The total amount so expended in each province. Presented April 24, 1917.—*Mr. Edwards*.. ..*Not printed.*

**111.** Copy of Order in Council P.C. 802, dated 23rd March, 1917, in respect to taking over of the Ross Rifle Factory by the Government of Canada. Presented by Sir Edward Kemp, April 24, 1917.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**112.** Return to an Order of the House of the 31st January, 1917, for a copy of all documents, letters, telegrams and other correspondence in the Department of the Interior, relating to grazing leases numbers 2785, 2803, 2843, 3701, 3998, 4603, 5566, 6220 and 6221. Presented April 25, 1917.—*Mr. Steele*.. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**113.** Memorandum from the Superintendent of Immigration respecting the advertising by the Canadian Government in United States newspapers for farm hands to work in Canada; together with a copy of the advertisements and instructions concerning the same. Presented by Hon. Mr. Roche, April 25, 1917.. .. .. .. .. .. .. .. .. .. ..*Not printed.*

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**114.** Copies of Orders in Council:—

P.C. 341, dated the 7th day of February, 1917, respecting the exportation of newsprint paper in sheets or rolls by license only under regulations by the Minister of Customs.

P.C. 445, dated the 17th day of February, 1917, containing orders and regulations respecting the price, sale, control, distribution, transport, etc., of newsprint paper in sheets or rolls.

P.C. 1059, dated the 16th day of April, 1917, empowering the Minister of Customs to fix the quantity and price of newsprint paper furnished or to be furnished to the publishers in Canada by the manufacturers; and controlling the distribution and delivery of the same.

P.C. 1060, dated the 16th day of April, appointing R. A. Pringle a commissioner to conduct an inquiry into and concerning the manufacture, sale, price and supply of newsprint paper within the Dominion of Canada. Presented by Sir Thomas White, April 26, 1917.. .. .. .

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and all other persons, concerning either the construction or repairing or purchase of the wharves at the following places: Ile Perrot Sud, the Church in the Village of Ile Perrot, the Village of Vaudreuil, Pointe Cavagnal, Hudson, Rigaud, Graham, Pointe Fortune, and Ile Perrot Nord. Also, a copy of all specifications and reports already brought down at my request in relation to the documents prior to and since 1904, and a statement of the amounts that have been paid for such construction or repairs, and to whom they were paid. Presented April 30, 1917.—*Mr. Boyer*.. .. .. .. .. .. .. .. .. ..*Not printed.*

**122***a*. Return to an Order of the House of the 16th February, 1916, for a copy of all letters, petitions, correspondence, telegrams and reports, exchanged between the Government, the engineers residing in the district, and all other persons, concerning the construction and repairing done to the wharves mentioned below, since 1904, and of all data and reports already produced at my request and relating to documents prior to 1904; also the amounts of money paid for such construction and repairing, and to whom paid:—The wharf at Ile Perrot North, South, and at the Church; of the Village of Vaudreuil; of Pointe Cavagnal; of Hudson; of Graham; of Rigaud, and of Pointe Fortune. Presented April 30, 1917.—*Mr. Boyer*.. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**122***b*. Return to an Order of the House of the 30th April, 1917, for a copy of all letters, petitions, correspondence, telegrams and reports exchanged between the Government, the resident engineer and all other persons, concerning the construction and repairing done to the wharves at Ile Perrot North, South and at the Church; Village of Vaudreuil, Pointe Cavagnal, Hudson, Graham, Rigaud and Point Fortune since 1904. Also, a copy of all data and reports regarding above already produced at my request relating to documents prior to 1904, showing the amounts of money paid for such construction and repairing, and to whom paid. And also, return to an Order of the House of the 30th April, 1917, for a copy of all letters, petitions, correspondence and telegrams exchanged between the Government, the district engineer, and any other persons concerning either the construction, repairing or purchase of the wharves at Ile Perrot South, the Church in the Village of Ile Perrot, Village of Vaudreuil, Pointe Cavagnal, Hudson, Rigaud, Graham, Pointe Fortune and Ile Perrot North, since 1904. Also a copy of all specifications and reports already brought down at my request in relation to above prior to, and since 1904, giving a statement of the amounts that have been paid for such construction or repairs, showing to whom they were paid. Presented August 13, 1917.—*Mr. Boyer.*

*Not printed.*

**123**. Return to an Order of the House of the 19th April, 1916, for a copy of all letters, petitions, correspondence and telegrams exchanged between the Government, its resident engineer, and all other prsons, concerning the dredging work done at the following places:—Ste. Anne de Bellevue, Pointe Fortune, Ottawa River Channel between Ile au Foin and Ile à Paquin, Graham channel, Rigaud channel, Hudson Heights channel, Hudson, Como, Pointe Cavagnal, channel at Vaudreuil Village, Dorion Bay channel, Ile Perrot Church, Ile Perrot Sud Wharf, and Ile Perrot Nord Wharf. Also, a statement of the amounts paid to different persons, companies, etc., for such work, the dates, etc., and a copy of the estimates already brought down at my request, the whole since 1904. Presented April 30, 1917.—*Mr. Boyer*.. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**123***a*. Return to an Order of the House of the 16th February, 1916, for a copy of all letters, petitions, correspondence, telegrams and reports exchanged between the Government, the resident engineer of the district, and all other persons, concerning the dredging work done at the places below named, and the amount of money paid to divers, persons companies, etc., for such work, as well as the statements already presented at any request, the whole since 1904:—At the wharf of Ile Perrot, North, South and at the Church; in Dorion Bay channel; at Vaudreuil Village channel; at Pointe Cavagnal; at Como; at Hudson; at Hudson Heights channel; at Graham channel; in the Rigaud River channel; in the Ottawa river; Ile aux Poires channel; at Pointe Fortune, and at Ste-Anne de Bellevue channel. Presented April 30, 1917.—*Mr. Boyer*.. .. .. .. ..*Not printed.*

**124**. Return to an Order of the House of the 3rd May, 1916, for a copy of all letters, telegrams, bills, vouchers and memoranda in connection with the repairs to the wharf at Upper Prospect, Halifax County, N.S., in 1915. Presented April 30, 1917.—*Mr. McLean (Halifax)*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

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**125.** Return to an Order of the House of the 3rd May, 1916, for a copy of all letters, telegrams, bills, vouchers and memoranda in connection with the repairs to the wharf at Shad Bay, Halifax County, N.S., in 1915. Presented April 30, 1917.—*Mr. McLean (Halifax)*.. .. .. .

## CONTENTS OF VOLUME 21—*Continued.*

**136.** Return to an Order of the House of the 23rd April, 1917, for a return showing:—1. The names, former post office addresses, occupations and salaries paid to the censors and decoders in the employ of the Government at Hazel Hill and Canso during the year 1916. 2. How much has been expended in connection with this service at Canso and Hazel Hill since the first of August, 1914, up to the present date. 3. How much has been expended in connection with the said service in embracing all the stations in the province of Nova Scotia from August 1, 1914, up to the present date. Presented May 2, 1917.—*Mr. Sinclair*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**137.** Return to an Order of the House of the 23rd April, 1917, for a copy of all contracts and agreements between Sir Charles Ross, his successors or assigns, and His Majesty the King, represented by the Minister of Militia and Defence, since and including the agreement between them dated the 27th day of March, A.D., 1902. Presented May 2, 1917. *Mr. Northrup*.. .. .. .. .. .. .. .. .. .. .. .. .. ..*Printed for Sessional Papers only.*

**138.** Return to an Order of the House of the 23rd April, 1917, for a return showing:—1. How many permanent civil servants or officials were in the employ of the Department of Militia and Defence on the 10th day of October, 1911, and how many on the 31st of March, 1917. 2. How many temporary civil servants and employees of all kinds were in the employ of the said Department on the 10th day of October, 1911, and how many on the 31st of March, 1917. 3. How many permanent civil servants or officials were appointed by said Department since the 1st of August, 1914. 4. How many temporary civil servants and employees were employed by said Department since August 1, 1914. 5. What was the gross amount paid by said Department for salaries and expenses to both permanent and temporary civil servants and employees for the fiscal year ending March 31, 1914. 6. What was the gross amount paid by said Department for salaries and expenses of all permanent and temporary civil servants and employees for the fiscal year ending March 31, 1917. 7. How many civil servants were appointed by said Department since October 10, 1911, under the provisions of Section 21 of the Civil Service Act. Presented May 2, 1917.—*Mr. Macdonald*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**138*a*.** Return to an Order of the House of the 2nd May, 1917, for a return showing:—1. How many permanent civil servants or officials were in the employ of the Department of Naval Affairs on the 10th day of October, 1911, and how many on the 31st of March, 1917. 2. How many temporary civil servants and employees of all kinds were in the employ of the said Department on the 10th day of October, 1911, and how many on the 31st of March, 1917. 3. How many permanent civil servants or officials were appointed by said Department since the 1st of August, 1914. 4. How many temporary civil servants and employees were employed by said Department since August 1, 1914. 5. What was the gross amount paid by said Department for salaries and expenses to both permanent and temporary civil servants and employees for the fiscal year ending March 31, 1911. 6. What was the gross amount paid by said Department for salaries and expenses of all permanent and temporary civil servants and employees for the fiscal year ending March 31, 1917. 7. How many civil servants were appointed by said Department since October 10, 1911, under the provisions of Section 21 of the Civil Service Act. Presented May 16, 1917.—*Mr. Chisholm*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**138*b*.** Return to an Order of the House of the 2nd May, 1917, for a return showing:—1. How many permanent civil servants or officials were in the employ of the Department of Marine and Fisheries on the 10th day of October, 1911, and how many on the 31st day of March, 1917. 2. How many temporary civil servants and employees of all kinds were in the employ of the said Department on the 10th day of October, 1911, and how many on the 31st of March, 1917. 3. How many permanent civil servants or officials were appointed by said Department since the 1st of August, 1914. 4. How many temporary civil servants and employees were employed by said Department since August 1, 1914, 5. What was the gross amount paid by said Department for salaries and expenses to both permanent and temporary civil servants and employees for the fiscal year ending March 31, 1911. 6. What was the gross amount paid by said Department for salaries and expenses of all

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permanent and temporary civil servants and employees for the fiscal year ending March 31, 1917. 7. How many civil servants were appointed by said Department since October 10, 1911, under the provisions of Section 21 of the Civil Service Act. Presented May 31, 1917.—*Mr. Sinclair*.. .. .. .

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by said Department since 1st of August, 1914. 4. How many temporary civil servants and employees were employed by said Department since August 1, 1914, 5. What was the gross amount paid by said Department for salaries and expenses to both permanent and temporary civil servants and employees for the fiscal year ending March 31, 1914. 6. What was the gross amount paid by said Department for salaries and expenses of all permanent and temporary civil servants and employees for the fiscal year ending March 31, 1917. 7. How many civil servants were appointed by said Department since October 10, 1911, under the provisions of Section 21 of the Civil Service Act. Presented by Hon. Mr. Roche, July 10, 1917.—*Mr. Kyte*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**138*g***. Return to an Order of the House of the 23rd April, 1917, for a return showing:—1. How many permanent civil servants or officials were in the employ of the Department of Agriculture on the 10th day of October, 1911, and how many on the 31st day of March, 1917. 2. How many temporary civil servants and employees of all kinds were in the employ of the said Department on the 10th day of October, 1911, and how many on the 31st of March, 1917. 3. How many permanent civil servants or officials were appointed by said Department since the 1st of August, 1914. 4. How many temporary civil servants and employees were employed by said Department since August 1, 1914, 5. What was the gross amount paid by said Department for salaries and expenses to both permanent and temporary civil servants and employees for the fiscal year ending March 31, 1914. 6. What was the gross amount paid by said Department for salaries and expenses of all permanent and temporary civil servants and employees for the fiscal year ending March 31, 1917. 7. How many civil servants were appointed by said Department since October 10, 1911, under the provisions of Section 21 of the Civil Service Act. Presented August 15, 1917.—*Mr. Hughes (P.E.I.)*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**138*h***. Return to an Order of the House of the 2nd May, 1917, for a return showing:—1. How many permanent civil servants or officials were in the employ of the Department of State and Mines on the 10th day of October, 1911, and how many on the 31st of March, 1917. 2. How many temporary civil servants and employees of all kinds were in the employ of the said Department on the 10th day of October, 1911, and how many on the 31st of March, 1917. 3. How many permanent civil servants or officials were appointed by said Department since the 1st of August, 1914. 4. How many temporary civil servants and employees were employed by said Department since August 1, 1914, 5. What was the gross amount paid by said Department for salaries and expenses to both permanent and temporary civil servants and employees for the fiscal year ending March 31, 1911. 6. What was the gross amount paid by said Department for salaries and expenses of all permanent and temporary civil servants and employees for the fiscal year ending March 31, 1917. 7. How many civil servants were appointed by said Department since October 10, 1911, under the provisions of Section 21 of the Civil Service Act. Presented August 21, 1917.—*Mr. McKenzie*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**139**. Return to an address to His Excellency the Governor General of the 23rd April, 1917, for a copy of the Order in Council and all other papers in connection with the awarding of the contract to J. C. Shields and others, or to the Inland Express Company for carrying the mails from Ashcroft to Fort George, B.C. Presented May 2, 1917.—*Mr. Turriff*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**140**. Return to an Address to His Excellency the Governor General of the 31st January, 1917, for a copy of all correspondence exchanged with the Governement of the Province of Manitoba concerning a statute passed by the Legislature of Manitoba at its last session, entitled, "An Act to amend the Jury Act"; together with copies of all Orders in Council respecting same. Presented May 3, 1917.—*Sir Wilfrid Laurier*.. *Not printed*

**141**. Return to an Order of the House of the 7th February, 1917, for a return showing:—1. The number of interned aliens, and nationality of each, employed on public works since the 4th August, 1914. 2. The number employed in industrial work in the provinces of Canada, and the nationality of each, since the 1st of August, 1914. 3. The number so employed at the present time. Presented May 3, 1917.—*Mr. Kyte*.. .. .. ..*Not printed.*

## CONTENTS OF VOLUME 21—*Continued.*

**142.** Return to an Order of the House of the 2nd May, 1917, for a copy of the report of the Royal Commission appointed by Order in Council, 20th September, 1916, to inquire into and report upon the conditions in regard to the delivery of cargoes of coal to coasting vessels in the Maritime Provinces. Presented May 7, 1917.—*Mr. Hughes (Kings, P.E.I.)*.. .. .. .

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**146b.** Tabulated statement showing list of points on the Eastern Division of the National Transcontinental Railway from which rails were lifted for shipment overseas to France, mileage lifted at each point and replaced with rails from Intercolonial Railway (together with a map accompanying same). Presented by Hon. Mr. Cochrane, June 21, 1917.. .. .. .

## CONTENTS OF VOLUME 21—*Continued.*

**156.** Return to an Order of the House, of the 22nd March, 1916, for a Return showing:—1. The number of conductors, brakemen, drivers and firemen, respectively, who were on duty on the Canadian Government Railways between Moncton and Campbellton during the month of February, 1916. 2. The number of hours each of the above mentioned trainmen and enginemen were on duty each trip between said points during said month of February, 1916. Presented May 21, 1917.—*Mr. Copp*.. .. .. .. .. .. ..*Not printed.*

**157.** Report of Exchequer Court proceedings under Section 49A of the Indian Act, in respect to the removal of the Indians from Sydney Reserve, Nova Scotia. Presented by Hon. Mr. Roche, May 22, 1917.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed*

**158.** Report of the work of the Military Hospitals Commission from its inception to the present date. Presented by Sir Robert Borden, May 23, 1917. .. .. .. .. ..*Not printed.*

**159.** Copy of correspondence between Members of the Government and the Canadian Manufacturers Association respecting the purchase of supplies for the Canadian Expeditionary Forces in England and at the Front. Presented by Sir Robert Borden, May 23, 1917.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**160.** Return to an Order of the House, of the 14th May, 1917, for a copy of the correspondence between the Prime Minister and the ex-Minister of Militia and Defence, which led to the latter's resignation or dismissal from the Government. Presented by Sir Robert Borden, May 23, 1917.—*Mr. Hughes (King's, P.E.I.)*.. .. .. .. .. .. .. ..*Not printed.*

**161.** Return to an humble Address of the Senate to His Excellency the Governor General, dated the 26th day of January, 1917, for a statement showing the date and object of all commissions instituted by the Government of the day, since its accession to power in 1911, up to the present date; the number of days during which each of these commissions sat, giving the names of the individuals who formed part of such commissions, and what was the cost of each to the country. *(Senate.)*.. .. ..*Not printed.*

**161*a*.** Part Return to an humble Address of the Senate, dated the 7th day of February, 1917, to His Excellency the Governor General, for:—A statement showing the date, the object and the personnel of all commissions instituted by the late Government from its accession to power in 1896, up to the accession to power of the present Government in 1911, the number of days during which each of these commissions set, and what was the cost of each to the country. *(Senate.)*.. .. .. .. .. .. .. .. ..*Not printed.*

**162.** Order in Council P.C. 1433, dated 24th May, 1917, containing regulations concerning the departure out of Canada of male persons who are liable to or capable of national service of a military or other character. Presented by Hon. Mr. Roche, May 29, 1917. *Not printed.*

**163.** Return to an Address to His Excellency the Governor General, of the 23rd May, 1917, for a copy of the Order in Council, if any, providing that preference in appointments to the Civil Service should be given to returned soldiers. Presented May 29, 1917.—*Mr. Bouloy*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**164.** Return to an Order of the House, of the 3rd February, 1917, for a copy of all reports findings, evidence, memoranda, etc., in connection with the inquiry into the damages sustained by H.M.C.S. *Grilse* en route from Halifax to Bermuda. Presented May 30, 1917.—*Mr. Maclean (Halifax.)*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**165.** Return to an Order of the House, of the 14th May, 1917, for a copy of all letters, petitions, correspondence, telegrams and reports in any way referring to the dismissal or retirement of D. McDermid, Superintendent of Fish Hatchery at East Margaree, and the appointment of his successor. Presented May 30, 1917.—*Mr. Chisholm.* *Not printed.*

**166.** Return to an Order of the House, of the 25th April, 1917, for a copy of all letters, telegrams, reports and other papers and documents relative to the application of Willis Keizer of Hall's Harbour, King's County, N.S., for a license to operate a fishing weir at Square Cove, King's County, N.S. Presented May 30, 1917.—*Mr. Maclean (Halifax.)* *Not printed.*

## CONTENTS OF VOLUME 21—*Continued.*

**167.** Return to an Address to His Excellency the Governor General, of the 23rd April, 1917, for a copy of all correspondence, memoranda, Orders in Council, etc., in reference to the dismissal of Moses H. Nickerson, as Inspector of Life-saving Stations in Nova Scotia Presented May 30, 1917.—*Mr. Maclean (Halifax)*.. .. .. .. .. ..*Not printed.*

**168.** Copies of Pension Regulations with amendments and as amended to February 28, 1917, with copies of Orders in Council relating thereto. Presented by Sir Thomas White, May 30, 1917.. .. .. .. .. .. .. .. .. .. .. .. .. ..*Printed for sessional papers only.*

**168a.** Copy of Order in Council, P.C. 277, dated 30th January, 1917, regarding pensions of officers or their dependants in respect of the exchange of officers between the Government of Canada and the Imperial Government. Presented by Sir Edward Kemp, August 20, 1917.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**169.** Return to an Order of the House, of the 14th May, 1917, for a copy of all letters, correspondence, petitions, telegrams and reports between the Minister of Marine and Fisheries and any person or persons in any way referring to the removal of the salmon nets on that portion of the coast of Inverness extending east and west from the mouth of the Margaree River. Presented May 31, 1917.—*Mr. Chisholm*.. .. .. ..*Not printed.*

**170.** Return to an Order of the House, of the 2nd May, 1917, for a copy of the report of the Commission appointed to investigate the condition of the Military Hospital at Halifax, with a copy of the evidence taken by said Commission at Halifax and all other documents in the possession of the Department of Militia and Defence in connection with such investigation. Presented May 31, 1917.—*Mr. Sinclair*.. .. .. .. ..*Not printed.*

**171.** Return to an Order of the House, of the 7th May, 1917, for a return showing the amount paid or spent by the Department of Militia in advertising for recruits in Canada, showing the persons, firms and corporations to whom the payments were made, up to April 1, 1917. Presented May 31, 1917.—*Mr. Macdonald*.. .. .. ..*Not printed.*

**172.** Finding of the Court of Inquiry appointed by the Adjutant-General by Orders dated the 1st May, 1917, for the purpose of collecting and recording evidence in connection with the allegations contained in several newspapers that Troop Trains had been stoned passing through Rivière-du-Loup, Quebec, and other places, and for the purpose of collecting and recording any other evidence which, in the opinion of the Members of the Court, in any way relates to or has a bearing on this matter. Presented by Sir Edward Kemp, May 31, 1917.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**173.** Finding of the Court of Inquiry appointed by the Adjustant-General by Orders dated the 1st May, 1917, for the purpose of collecting and recording evidence in connection with the allegations contained in several newspapers accusing the citizens of Quebec of maltreating or allowing to be maltreated, soldiers returning from the War and passing through or sojourning in Quebec, and for the purpose of collecting and recording any other evidence which, in the opinion of the Members of the Court, in any way relates to or has a bearing on the matter. Presented by Sir Edward Kemp, May 31, 1917.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**174.** Return to an Order of the House, of the 7th May, 1917, for a copy of all accounts, letters, claims, correspondence and other documents relating to the following amounts mentioned in the Report of the Auditor General 1916, Vol. 11, page L—11:—Mr. Justice L. P. Pelletier, travelling expenses, $877; Mr. Justice I. N. Belleau, travelling expenses, $1,984.44; Mr. Justice T. H. Chauvin, travelling expenses, $1,421.25; Mr. Justice B. LeTellier, travelling expenses, $1,923.80. Presented May 31, 1917.—*Mr. Lanctot*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**175.** Return to an Order of the House, of the 30th May, 1917, for a Return showing:—1. The number of persons appointed to permanent position on the Canadian Government Railways from January 1, 1916, to March 31, 1917, who were not previously employed on the said Railways. 2. Their names, salaries and the positions to which they were appointed. Presented May 31, 1917.—*Mr. Copp*.. .. .. .. .. .. .. ..*Not printed.*

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**176.** Return to an Order of the House, of the 12th February, 1915, for a Return showing how many persons of German nationality are employed in the several Departments of the Federal Government, in what capacity and the salaries received respectively. Presented June 1, 1917.—*Mr. Delisle*.. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**177.** Return to an Order of the House, of the 1st May, 1916, for a copy of all correspondence and papers relating to the change in the location of the post office at Roseberg, Alberta. Presented June 1, 1917.—*Mr. Buchanan*.. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**178.** Return to an Order of the House, of the 8th May, 1916, for a copy of all correspondence, letters and telegrams relating to the dismissal of Augustin D. Lauteigne as Postmaster of Island River, Gloucester County, N.B. Presented June 1, 1917.—*Mr. Turgeon.*
*Not printed.*

**179.** Return to an Order of the House, of the 31st January, 1917, for a copy of all letters and telegrams in the Post Office Department in reference to the removal of Pearson's Post Office, Township of Casey, in the Constituency of Nipissing, from where it was located to its present location. Presented June 1, 1917.—*Mr. Turriff*.. ..*Not printed.*

**180.** Return to an Order of the House, of the 5th February, 1917, for a copy of all letters, reports, papers and other documents relative to the dismissal of John R. McIntosh as Postmaster of Cummings Mountain, Pictou County, and the appointment of James Cummings as his successor. Presented June 1, 1917.—*Mr. Macdonald*.. ..*Not printed.*

**181.** Return to an Order of the House, of the 2nd May, 1917, for a Return showing:—The gross amount paid by the Government since October, 1911, to H. P. Duchemin, of Sydney, N.B., for services and disbursements under the Public Inquiries Act, or otherwise. Presented June 1, 1917.—*Mr. Sinclair*.. .. .. .. .. .. .. .. .. ..*Not printed.*

**182.** Return to an Order of the House, of the 3rd February, 1917, for a copy of all correspondence, letters, telegrams and other documents concerning the cancelling by the Post Office Department of the rural mail contract granted to Hyppolite Lambert of St. Antoine, in the County of Lotbinière, Que. Presented June 1, 1917.—*Mr. Fortier.*
*Not printed.*

**183.** Reports, pursuant to a Resolution of the House adopted on the 18th May, 1916, based on a recommendation of the Joint Committee of both Houses on Printing of Parliament, requesting information from the several Departments of Government with the view to effecting all possible economy in the matter of public printing and the distribution of public documents, and the extent, if any, to which such recommendations have been carried into effect. Presented by Hon. Mr. Patenaude, June 1, 1917.. ..*Not printed.*

**184.** Return to an Order of the House, of 21st May, 1917, for a copy of all correspondence, reports and recommendations, if any, from the Grain Commission to the Department of Trade and Commerce or any other Department of the Government at Ottawa, following a meeting of the Grain Commissioners held in Lethbridge this year. Presented June 1, 1917.—*Mr. Buchanon*.. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**185.** Order in Council passed in conformity with provisions of 4-5 George V., Chapter 20, S-15 (C. N. Railway.)—(*The Senate*).. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**186.** Return to an Order of the House, of the 3rd February, 1917, for a return showing the quantity and value of exports in following commodities for the first nine months of present fiscal year:—Horses; brass and manufacturers of same; wheat, breadstuffs; oats and grain other than wheat; automobiles, bicycles, motorcycles and parts of same, including engines and tires; railway cars and parts; chemicals; copper and manufactures of same; cotton manufactures; explosives; iron and steel and manufactures of same; firearms and munitions; leather and manufactures of same; meat and dairy products; alcohol; vegetables, dried and canned; lead; wearing apparel of all kinds; zinc and manufactures of same; paper and manufactures of same. Presented June 4, 1917—*Mr. Maclean (Halifax)*... .. .. .. .. .. .. ..*Printed for sessional papers only.*

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**187.** Return to an Order of the House, of the 30th April, 1917, for a copy of all documents, correspondence, letters, telegrams, memoranda and reports exchanged between the Sergeant-at-Arms of the House of Commons and the Honourable Albert Sévigny; the Sergeant-at-Arms and the Justice Department, and between the Department of Justice and the Honourable Albert Sévigny, concerning certain effects, furniture and ornaments connected with the Speaker's Apartments. Also, copy of all accounts, receipts, bills of lading and transportation accounts concerning the said effects, furniture and ornaments. Presented June 5, 1917.—*Mr. Lanctot*.. .. .. .. .. .. .. ..*Not printed.*

**188.** Copy of Order in Council P.C. 1457, dated the 29th May, 1917, respecting pay to members of the Civil Service who join the Military forces of Canada either by voluntary enlistment or otherwise from and after the date hereof. Presented by Sir Thomas White, June 6, 1917... .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**189.** Copy of General Reports of W. F. O'Connor, K.C., Acting Commissioner *re* Cost of Living, concerning the production, cost, selling prices, and distribution system of refined sugar. Presented by Hon. Mr. Crothers, June 6, 1917

*Printed for distribution and sessional papers.*

**190.** Copy of Reports of W. F. O'Connor, on the subject of the Anthracite Coal business in Canada. Presented by Hon. Mr. Crothers, June 6, 1917.

*Printed for distribution and sessional papers.*

**191.** Return to an humble Address of the Senate to His Excellency the Governor General, dated the 22nd of May last, showing a copy of:—All correspondence exchanged between the Government or its Ministers, the Minister of Militia, the Militia Council, Major-General F. L. Lessard, C.B., Inspector-General, or any other person, and Lieutenant-Colonel Armand Lavergne, O.C., the 61st Regiment or any other person, on the subject of the territorial defence of the Province of Quebec, as well as copy of all Orders in Council or documents relating to this subject.—(*Senate*).. .. .. .. .. ..*Not printed.*

**192.** Copy of Order in Council, P.C. 1579, dated 8th June, 1917, appointing a Fuel Controller for Canada. Presented by Sir George Foster, May 12, 1917.

*Printed for sessional papers only.*

**192*a*.** Copy of Order in Council, P.C. 1460, dated 16th June, 1917, *re* the appointment of an Officer to be known as Food Controller for Canada, and specifying his powers and duties. Presented by Sir Robert Borden, June 19, 1917.

*Printed for sessional papers only.*

**193.** Copy of Order in Council, P.C. 1604, dated 11th June, *re* the establishment of "The Board of Grain Supervisors of Canada." And also, Copy of Order in Council, P.C. 1605, dated 11th June, 1917, appointing certain persons as members of "The Board of Grain Supervisors of Canada." Presented by Sir George Foster, May 12, 1917.

*Printed for sessional papers only.*

**194.** Copies of Census Statistics of male population of Canada, Census of 1911, between the ages of 20 and 45, both years inclusive, according to conjugal condition and nativity. Presented by Sir Edward Kemp, June 13, 1917.

*Printed for sessional papers only.*

**195.** Copies of The King's Regulations and Orders for the Army, 1912, re-printed with amendments published in Army Orders up to 1st August, 1914. Presented by Sir Edward Kemp, June 13, 1917... .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**196.** Copies of Manual of Military Law, War Office, 1914. Presented Sir Edward Kemp, June 13, 1917.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**197.** Copy of Order in Council, P.C. 987, dated 10th April, 1917, as amended by Order in Council No. 1451, dated 25th May, 1917: Regulations, being as Consolidation of and additions to various Orders in Council made in consequence of the War, the whole to be known as the "Defence of Canada Order, 1917." Presented by Hon. Mr. Hazen, June 13, 1917... .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

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**198.** Return to an Order of the House, of the 14th May, 1917, for a copy of all letters, petitions, correspondence, telegrams and reports in any way referring to dismissal, retirement or resignation of John McDonald, as Janitor of public building at Inverness, and the appointment of his successor. Presented June 15, 1917.—*Mr. Chisholm. Not printed.*

**199.** Return to an Order of the House, of the 14th May, 1917, for a copy of all letters, petitions, correspondence, telegrams and reports received by the Government since September, 1911, to the present day, in any way referring to the extension and repairs to McKay's Point Wharf, Inverness County. Presented June 15, 1917.—*Mr. Chisholm*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**200.** Return to an Order of the House, of the 7th May, 1917, for a copy of the replies which the Government or the Department of Public Works sent to the Resident Engineer or other parties in answer to letters, telegrams, or reports in connection with the breakwater at Souris, P.E.I., during the years 1915 and 1916. Presented June 15, 1917.—*Mr. Hughes (King's, P.E.I.)*.. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**201.** Return to an Order of the House, of the 23rd May, 1917, for a copy of all correspondence, telegrams, recommendations and other communications relating to the dismissal of Hector Urquhart, as lineman on the Dominion Government telegraph line between Grand River and Enon, Cape Breton County, Nova Scotia, and relating to the appointment of Dan. A. McLennan to said position. Presented June 15, 1917.—*Mr. Kyte*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**202.** Return to an Order of the House, of the 14th May, 1917, for a copy of all letters, petitions, correspondence, telegrams and reports received by the Government since September, 1911, to the present day, in any way referring to the extension and repairs to Craignish Wharf. Presented June 15, 1917.—*Mr. Chisholm*..*Not printed.*

**203.** Return to an Order of the House, of the 3rd May, 1917, for a Return showing:—1. The amount which has been paid for stenographic reporting for the different Commissions or inquiries which have been held by the Government since November, 1911, to the present time. 2. The names of the persons to whom these amounts have been paid for stenography and the respective amounts paid to each of them. Presented June 15, 1917.—*Mr. Verville*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**203*a*.** Return to an Order of the House, of the 3rd May, 1917, for a Return showing:—1. The amount which has been paid for stenographic reporting for the different Commissions or inquiries which have been held by the Government since November, 1911, to the present time. 2. The names of the persons to whom these amounts have been paid for stenography and the respective amounts paid to each of them. Presented June 28, 1917.—*Mr. Verville*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**204.** Return to an Address to His Excellency the Governor General, of the 9th May, 1917, for a copy of all papers, petitions, telegrams and all other documents sent to the Government urging upon them the necessity of abolishing the wet canteen system in the camps overseas. Presented June 15, 1917.—*Mr. Lemieux*.. .. ..*Not printed*

**205.** Copies of all correspondence, memoranda or other documents received by or sent by the Right Honourable the Prime Minister and the Honourable the Minister of Trade and Commerce, concerning a project to advertise Canadian products by the organization of an exhibition train of sample goods in France. *(Senate)*... .. ..*Not printed.*

**205*a*.** Supplementary Return to an Order of the Senate, dated the 7th June last, for a Return showing:—Copies of all correspondence, memoranda or other documents received by or sent by the Right Honourable the Prime Minister and the Honourable the Minister of Trade and Commerce, concerning a project to advertise Canadian products by the organization of an exhibition train of sample goods in France. *The Senate*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

## CONTENTS OF VOLUME 21—*Continued.*

**206.** Letter of the Honourable E. L. Patenaude, M.P., to the Right Honourable the Prime Minister, resigning his position as Secretary of State for Canada, and the letter of the Prime Minister in acknowledgment thereof. Presented by Sir Robert Borden, June 18, 1917.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**207.** Return to an Order of the House, of the 3rd May, 1917, for a Return showing:—1. How much merchandise has been exported from Canada into Foreign Countries since the first of August, 1914, to the present time? 2. How much of these goods have gone through the Port of Hamburg? 3. What countries have imported this merchandise from Canada, and the respective amounts for each of them? Presented June 18, 1917.—*Mr. Verville*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**208.** Return to an Order of the House, of the 3rd February, 1916, for a return showing the itemized disbursements of Ward Fisher, Inspector of Fisheries for Western Nova Scotia, for the year 1912, amounting to $388.40, and the year 1913, amounting to $1,009.84. Presented June 18, 1917.—*Mr. Law*.. .. .. .. .. .. .. .. ..*Not printed.*

**209.** Return to an Order of the House, of the 23rd April, 1917, for a copy of all papers, documents, petitions, memoranda, correspondence, etc., with the Government of British Columbia or any member thereof with the Fishery Officers of the Marine and Fisheries Department resident in said Province, and with any Company, person or persons relating to prohibition of the export of British Columbia salmon since January 20, 1913. Presented June 18, 1917.—*Mr. McKenzie*.. .. .. .. .. .. .. .. ..*Not printed.*

**210.** Statement of Amount and Price of Commodities purchased and sold (including export and home consumption) by Cold Storage Companies in Canada from January 1 to December 1, 1916. Presented by Hon. Mr. Crothers, June 18, 1917.. .. ..*Not printed.*

**210*a*.** Report of W. F. O'Connor, K.C., Acting Commissioner *re* Cost of Living, concerning Cold Storage Conditions in Canada. Presented by Hon. Mr. Crothers, July 13, 1917. *Printed for distribution and sessional papers.*

**210*b*.** Copy of Order in Council, P.C. 2021, dated 23rd July, 1917, recommending the further investigation into the premises, books, papers and records of the William Davies Company, Limited, and Matthews-Blackwell, Ltd., as disclosed by the report of W. F. O'Connor, Acting Commissioner on the Cost of Living, on the subject of cold storage conditions in Canada, and appointing G. F. Henderson, A. B. Brodie and Geoffrey Clarkson with all the powers of Examiners under Part I of the Inquiries Act to inquire into the books, papers, etc., of the said companies; also to recommend in writing to the Minister of Labour a standardized system of costs accounting applicable to the cold storage business by which the net profits of cold storage companies in Canada may from time to time be readily ascertained. Presented by Hon. Mr. Crothers, July 25, 1917.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed*

**211.** Return to an Order of the House, of the 11th June, 1917, for a copy of all correspondence, telegrams, requests, petitions and other papers in the possession of the Department of Trade and Commerce relating to providing a supply of salt for the fisheries of the Maritime Provinces. Presented by Sir George Foster, June 22, 1917. *Not printed.*

**212.** Copy of Order in Council, P.C. No. 1725, dated the 25th June, 1917, creating the position of Director of Coal Operations for the southeastern coal fields of the Province of British Columbia and the suthwestern coal fields of the Province of Alberta, known as District 18. And also.—Copy of Order in Council, P.C. No. 1726, dated the 25th June, 1917, appointing W. H. Armstrong, of the City of Vancouver, Director of Coal Operations under the provisions of the above Order in Council, P.C. No. 1725, dated 25th June, 1917. Presented by Sir Robert Borden, June 25, 1917... ..*Not printed.*

**212*a*.** Return to an Order of the House, of the 14th May, 1917, for a copy of all letters, reports, communications and documents passing between the Minister of Labour and the Department of Labour and the officials of District No. 18, United Mine Workers

## CONTENTS OF VOLUME 21—*Continued.*

of Alberta, and the officials of the Alberta and Eastern British Columbia Coal Operators' Association, concerning the requests made by the Miners for an increase in wages due to the increase in the cost of living, between September 1, 1916, and the present time. Presented July 12, 1917.—*Mr. Buchanan*.. .. .. .. .. .. ..*Not printed.*

**213.** Return to an Order of the House, of the 13th June, 1917, for a Return showing:—1. How many battalions of infantry left Canada with the First Contingent? 2. The number, and the designations of the different units of artillery which left with the First Contingent? 3. The number and the designation of the different medical corps which left Canada with the First Contingent? 4. The number and the designation of all the other units which left with the First Contingent? 5. The names, rank and duties of the supernumerary officers who left with the First Contingent. Presented June 26, 1917.—*Mr. Lachance*.. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**214.** Return to an Address to His Excellency the Governor General, of the 30th May, 1917, for a copy of all correspondence, letters, cables and other documents exchanged between the Imperial Government or any of its members or officials with the Canadian Government or any of its members or officials, relative to the question of the proposed legislation by the Imperial Parliament to validate certain Acts and proceedings of the Legislature of British Columbia. Presented June 27, 1917.—*Mr. Macdonald*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**215.** Return to an Order of the House, of the 4th June, 1917, for a copy of all correspondence between the Chief of the *Hansard* Translation Staff of the House, the Clerk of the House and the Speaker, since April 19, 1917, to date. Presented June 28, 1917.—*Mr. Lemieux*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**216.** Return to an Order of the House, of the 27th March, 1916, for a return showing the amounts paid by the Federal Government from the 1st July, 1896, to the 1st October, 1911, to the following newspapers: Le *Canada*, *La Presse*, *La Patrie*, *Le Pays*, of Montreal, *La Vigie* and *Le Soleil*, of Quebec. Presented June 28, 1917.—*Mr. Boulay*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**217.** Return to an Order of the House, of the 3rd May, 1917, for a Return showing the number of employees of the following Departments after 1896, and after 1911, respectively, viz.:—Inland Revenue, Interior, Public Works, Marine and Fisheries, Militia and Defence, Labour and Department of Trade and Commerce. Presented June 28, 1917.—*Mr. Boulay*.. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**218.** Return to an Order of the House, of the 7th May, 1917, for a Return showing the number of returned soldiers who have been given employment in the various departments of the Government. Presented June 28, 1917.—*Mr. Lemieux*.. ..*Not printed.*

**219.** Return to an Order of the House, of the 25th June, 1917, for a copy of the reports made by the Penitentiary Surgeons in connection with the release from Penitentiary of Edward Levi Baugh. Presented July 4, 1917.—*Mr. Murphy*.. .. .. .. ..*Not printed.*

**220.** Return to an Order of the House, of the 21st May, 1917, for a return giving the names and salaries of employees of the Interior and Indian Departments, (*a*) Inside Service and (*b*) Outside Service, who volunteered for overseas service, and who were paid their full civil salary in addition to their military pay and allowances.

Those who volunteered for overseas service and who were paid a sufficient portion of their civil salary in addition to their military pay and allowances to bring their pay up to the amount of their civil salary.

Those who volunteered for overseas service and who received consideration (stating consideration) on account of their civil employment in addition to their military pay and allowances.

Those who volunteered for overseas service and who do not receive any consideration on account of their civil employment in addition to their military pay and allowances. Presented July 5, 1917.—*Mr. Oliver*.. .. .. .. .. .. .. ..*Not printed.*

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**221.** Report of Special Trade Commission to Great Britain, France and Italy, May-September, 1916. Presented by Sir George Foster, July 5, 1917... ..*Not printed.*

**222.** Return to an Order of the House, of the 13th June, 1917, for a Return showing:—1. The total expenditure connected with Agriculture by the Federal Government in each of the fiscal years from 1904-05 to 1916-17, inclusive. 2. How much money was set apart by the Agricultural Aid Act of 1912 to assist the Provincial Departments of Agriculture to improve and extend their work? 3. How much of above amount was given to each Province, and what was accomplished in each Province as a result of such assistance? 4. How much money was set apart by the Federal Government under the Agricultural Instructions Act of 1913, and under the provisions of the said Act what amounts were respectively allotted each year to the several Provinces? 5. What the general purpose of said Act is, and to what extent that purpose has been made effective in each Province. Presented July 5, 1917.—*Mr. Edwards.*
*Printed for sessional papers only.*

**223.** Return to an Order of the House, of the 11th June, 1917, for a Return showing:—1. Whether Mr. Giard, ex-M.P.P. for Compton, is an employee of the Government? 2. If so, since when? 3. The number of employees under his orders and their respective names? 4. What salary does said Giard receive? 5. The salary of each employee under his charge? 6. Whether he has bought, for the Government, any animals for breeding purposes? 7. If so, how many, and the price paid for each? 8. Where these animals were bought? 9. How many of them have been rejected or returned to the Government or to Mr. Giard? 10. If any have been refused or returned, why? 11. Where the said breeding animals are at present? 12. What the Government or the Department of Agriculture intends to do with the animals so refused and returned to Mr. Giard? Presented July 5, 1917.—*Mr. Gauvreau* *Not printed.*

**224.** Return to an Address to His Excellency the Governor General, of the 31st January, 1917, for a copy of all documents, letters, messages, correspondence, reports and particularly an Order in Council dated 6th December, 1898, respecting the exemption from military service of the Doukhobors. Presented by Hon. Mr. Roche, July 9, 1917. —*Mr. McCraney*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**225.** Return to an Address to His Excellency the Governor General, of the 31st January, 1917, for a copy of all Orders in Council and other documents on file in the Department of Marine and Fisheries relating to the requisitioning of Canadian ships by the Canadian Government. Presented July 11, 1917.—*Mr. Sinclair*.. .. .. ..*Not printed.*

**226.** Return to an Order of the House of the 7th June, 1917, for a return showing the number of recruiting officers which have been appointed in the province of Quebec, with the names, addresses, nature of functions and salaries of the same. Presented July 11, 1917.—*Mr. Carvell*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**226a.** Return to an Order of the House of the 18th June, 1917, for a return showing:—1. The names and addresses of the parties on Prince Edward Island who have been engaged or who are now engaged in recruiting for the army and navy or doing other work of a like military character, since August, 1914. 2. The remuneration or pay each of the said parties receives and the allowance given for travelling or other expenses. 3. The total amount each person has received up to the 1st of June, 1917. Presented July 31, 1917.—*Mr. Hughes (P.E.I.)*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**227.** Return to an Order of the House of the 12th April, 1916, for a return showing:—1. How many clerks there are in the Post Office Department who belong to and are paid from the outside service vote, and who work in the inside service. 2. The names of said clerks. 3. Salary paid to each. 4. How long each has been in the service of the Department. 5. If all or any of the clerks have passed any examination. If so, what examination, and on what date or dates. Presented July 14.—*Mr. Turriff*..*Not printed.*

**228.** Copy of a memorandum presented by the Southern Slav Committee to the representatives of the British Dominions, setting forth the aims and aspirations of the Jugo-slavs (Serbs, Croats and Slovens) subject to Austro-Hungarian rule. Presented by Sir Robert Borden, July 20, 1917.. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

## CONTENTS OF VOLUME 21—*Continued.*

**229.** Claims made by Minister of Justice relating to payment of duties by certain provinces. (*Senate.*).. .. .. .

## CONTENTS OF VOLUME 21—*Continued.*

**235.** Return to an Order of the House of the 20th June, 1917, for a return showing:—1. The names of the members of the military staff at North Vancouver. 2. Their respective duties or occupations. 3. The rank and rate of pay of each. 4. The amount that has been paid to each. 5. Upon what date or dates the members of the said staff enlisted, and how long they have been attached to the staff. Presented July 31, 1917.—*Mr. Murphy*.. .. .. .

## CONTENTS OF VOLUME 21—*Continued.*

**240.** Return to an Order of the House of the 13th June, 1917, for a statement showing the travelling expenses of Maurice LeBlanc, general foreman of the Department of Public Works, Bonaventure County, since his appointment to date. Presented August 8, 1917. —*Mr. Marcil (Bonaventure)*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**241.** Return to an Order of the House of the 30th April, 1917, for a copy of all letters, petitions, correspondence and telegrams exchanged between the Government, the resident engineer and all other persons concerning the dredging work done at Ste. Anne de Bellevue, Pointe Fortune, Ottawa River channel between Ile au Foin and Ile Paquin, Graham channel, Rigaud channel, Hudson Heights channel, Ile Perrot Church, Ile Perrot South wharf and Ile Perrot North wharf, since 1904. Also a statement showing the amounts paid to different persons or companies for such work, giving the dates of payment, along with a copy of the estimates already brought down at my request regarding the above, previous to 1904. Return to an Order of the House of the 30th April, 1917, for a copy of all letters, petitions, correspondence, telegrams and reports exchanged between the Government, the resident engineer of the district, and all other persons, concerning the dredging work done since 1904 at the wharf of Ile Perrot North, South and the Church, Dorion Bay channel, Vaudreuil Village channel, Pointe Cavagnal, Como, Hudson Heights channel, Graham channel, Rigaud River channel, Ottawa River, Iles aux Poires channel, Pointe Fortune and Ste. Anne de Bellevue channel. Also a statement showing the amount of money paid to divers persons, companies, etc., for such works, along with copy of statements already presented at my request in connection with the same work, previous to 1904. Presented August 8, 1917. —*Mr. Boyer*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**242.** Return to an Order of the House of the 14th May, 1917, for a copy of all letters, petitions, correspondence, telegrams and reports received by the Government since September, 1911, to the present day, in any way referring to the extension and repairs to Finlay Point wharf. Presented August 8, 1917.—*Mr. Chisholm*.. .. .. .. ..*Not printed.*

**243.** Return to an Order of the House of the 30th April, 1917, for a copy of all correspondence in the possession of the Department of Public Works bearing date after September 1, 1915, relating to wharves, breakwaters and other public works situate in the County of Antigonish, Nova Scotia. Presented August 8, 1917.—*Mr. Sinclair*.. .. .. ..*Not printed.*

**244.** Return to an Order of the House of the 7th May, 1917, for a copy of all documents, correspondence, reports, accounts, pay-lists, etc., in connection with the work done on the Government wharves at Cross Point, Miguasha, St. Omer and New Carlisle, Quebec, since 1912. Presented August 8, 1917.—*Mr. Marcil (Bonaventure)*... ..*Not printed.*

**245.** Return to an Order of the House of the 14th May, 1917, for a copy of all letters, petitions, correspondence, telegrams and reports received by the Government since September, 1911, to the present day, in any way referring to the wharf at Marble Mountain. Presented August 13, 1917.—*Mr. Chisholm*.. .. .. .. .. .. .. .. ..*Not printed.*

**246.** Return to an Order of the House of the 14th May, 1917, for a copy of all letters, petitions, correspondence, telegrams and reports received by the Government since September, 1911, to the present day, in any way referring to the extension of the pier at Margaree Harbour. Presented August 13, 1917.—*Mr. Chisholm*.. .. .. .. ..*Not printed.*

**246*a*.** Return to an Order of the House of the 14th May, 1917, for a copy of all letters, petitions, correspondence, telegrams and reports received by the Government since September, 1911, to the present day, in any way referring to the breakwater at Margaree Harbour. Presented August 13, 1917.—*Mr. Chisholm*.. .. .. .. .. .. .. ..*Not printed.*

**247.** Return to an Order of the House of the 14th May, 1917, for a copy of all letters, petitions, correspondence, telegrams and reports received by the Government since September, 1911, to the present day, in any way referring to the Port Hood wharf. Presented August 13, 1917.—*Mr. Chisholm*.. .. .. .. .. .. .. .. .. ..*Not printed.*

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**248.** Return to an Order of the House of the 14th May, 1917, for a copy of all letters, petitions, correspondence, telegrams and reports received by the Government since September, 1911, to the present time, in any way referring to the opening of Inverness Harbour. Presented August 13, 1917.—*Mr. Chisholm*.. .. .. .. .. .. .. ..*Not printed.*

**249.** Return to an Order of the House of the 23rd April, 1917, for a copy of all papers, documents, petitions, memoranda, correspondence, etc., with reference to the Government of the Dominion of Canada building competing telephone lines in British Columbia paralleling lines already in operation of the Okanagan Telephone Company, Limited. Presented August 13, 1917.—*Mr. Carvell*.. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**250.** Return to an Order of the House of the 30th April, 1917, for a copy of all correspondence in the Department of Public Works bearing date after September 1, 1915, relating to wharves, breakwaters and other public works in the County of Guysborough, Nova Scotia. Presented August 13, 1917.—*Mr. Sinclair*.. .. .. .. .. .. .. .. ..*Not printed.*

**251.** Return to an Order of the House of the 30th April, 1917, for a copy of all papers, records and other documents concerning the reference by the Dominion Government to the question relating to the exclusive right of fishing in the tidal waters of the province of Quebec. Presented August 15, 1917.—*Mr. Lemieux*.. .. .. .. .. .. .. ..*Not printed.*

**252.** Return to an Order of the House of the 9th July, 1917, for a return showing the names of all persons employed in connection with the Office of the Commissioner of Live Stock in the Province of Saskatchewan, showing the salaries and expenses paid them; and also showing the number of stallions and bulls placed in Saskatchewan when the said office was established. Presented August 15, 1917.—*Mr. Thomson (Qu'Appelle).*
*Not printed.*

**253.** Return to an Order of the House of the 14th May, 1917, for a copy of all letters, telegrams and reports between the Department of the Naval Service of the Department of Marine and Fisheries, and any and all persons in connection with the seizure of certain fishery boats, fishing tackle and equipment being used in the illegal fishing of lobsters in the Straits of Northumberland in the fall of 1916, together with a copy of the evidence taken before one M. G. Teed, Esquire, acting as a commissioner to inquire into this matter, and his report and finding thereon. Presented August 16, 1917.—*Mr. Copp.*
*Not printed.*

**254.** Return to an Order of the House of the 30th July, 1917, for a copy of all correspondence between the Department of Militia and Defence of Canada, the War Purchasing Commission of Canada, and the British War Office, concerning a target practice rod or the use of same by the Canadian Expeditionary Force. Presented August 20, 1917.—*Mr. Maclean (Halifax)*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**255.** Return to an Order of the House of the 7th June, 1917, for a return showing:—1. Whether the Department of Agriculture supply thoroughbred bulls for improvement of stock to applicants for the same. 2. If so, if any such bulls have been sent into the County of Dorchester, Quebec, and when. 3. At whose request these bulls were sent, and if they belonged to the Department of Agriculture. 4. If so, on what condition they were supplied. 5. From whom the department purchased the animals referred to. 6. The price paid. 7. If any official of the Department of Agriculture has made an investigation as to where these bulls are at the present time. 8. If so, the substance of their report. 9. Whether the said bulls are being used for the purpose for which they were intended. Presented August 21, 1917.—*Mr. Lanctôt*.. .. .. .. ..*Not printed.*

**256.** Return to an Order of the House of the 1st August, 1917, for a return showing the amount which has been paid to the Sydney *Daily Post*, newspaper, by all the departments of the Government for printing and advertising, since the 1st of November, 1911. Presented August 21, 1917.—*Mr. Kyte*.. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**257.** Return to an Order of the House of the 1st August, 1917, for a return showing the gross amount paid to the Halifax *Herald*, the *Evening Mail*, Halifax, and the Royal Print and Lithographing Company, Halifax, by all the departments of the Government for printing, advertising and all other services since November 1, 1911. Presented August 21, 1917.—*Mr. Sinclair*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

## CONTENTS OF VOLUME 21—*Continued.*

**258.** Return to an Order of the House of the 18th June, 1917, for a copy of all accounts, papers, claims and correspondence regarding demands put forward by all persons who have claimed to have sustained loss or damage by the fire in the Parliament Buildings in February, 1916. Presented August 21, 1917.—*Mr. Lanctôt*.. .. .. ..*Not printed.*

**259.** Return to an Order of the House of the 14th May, 1917, for a copy of all communications, letters, reports, petitions and other documents on behalf of the Physicians and Medical Associations of this country, asking for the repeal of The Proprietary or Patent Medicine Act and the presentation of a new Act on the matter in order to render more efficient the control of these medicine preparations, and to add on the prohibition list such drugs or medicines as are generally dangerous to health and conducive to certain criminal practices. Presented August 21, 1917.—*Mr. Lapointe* (*Kamouraska*).
*Not printed.*

**260.** Copy of correspondence between the Honourable Robert Rogers and the Right Honourable Sir Robert Borden, Prime Minister, with reference to the resignation of the former as Minister of Public Works of Canada.—(*The Senate.*).. .. .. .. ..*Not printed.*

**261.** Return to an Order of the Senate dated the 11th day of July, 1917, for a Statement showing the number of officers and men of the Canadian Expeditionary Force who have been classed as unfit for military service; whether the military authorities have given consideration to the possibility of utilizing the services of those men in a secondary capacity; whether those who have been classed as unfit continue to draw military pay; the number who have deserted from the various units between 1st October, 1914, and 1st June, 1917; and the number discharged from the various units since 1st October, 1914.—(*The Senate.*).. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**262.** Return to an Order of the Senate, dated 7th June last, for a return showing:—1. The name and rank of each person who at the outbreak of the war in August, 1914, was an officer, commissioned or provisional, of the 78th Regiment (Highlanders), of Pictou County, Nova Scotia. 2. The length of time each of such persons was attached to said regiment. 3. (*a*) The name of each of said officers who joined the Canadian Overseas Forces. (*b*) The unit to which he was attached. (*c*) The rank with which he was attached. (*d*) The date at which he was attached. 4. The name of each person who since the outbreak of war became attached as provisional officers to said 78th Regiment and the date at which such person became attached and his rank. 5. (*a*) The name of each of the officers referred to in paragraph 4 who joined the Canadian overseas forces. (*b*) The unit to which he was attached. (*c*) The rank with which he was attached. (*d*) The date at which he was attached. 6. The name of each of the officers referred to in each of the foregoing paragraphs who were in active service at the fighting front, the units with which they served, and the length of time they served. 7. Particulars as to each of the said officers showing where each one was on May 1, 1917, to what unit he was attached, and what his rank was at that time. 8. If any of these officers have gone to the fighting front since May 1, state name, unit, rank and date.—(*The Senate.*)
*Not printed.*

**263.** Part return to an humble Address of the Senate to His Excellency the Governor General, dated the 8th instant, showing all the correspondence between the Department of Militia and Defence and Clarence J. McCuaig; also, between the same and the first Purchasing Committee appointed by Sir Robert Borden, of which the Honourable Robert Rogers was Chairman, and between the said Clarence J. McCuaig and the Committee of which the Honourable Sir Edward Kemp is or was Chairman, or with any of the members of the said committee.—(*The Senate.*).. .. .. .. .. .. ..*Not printed.*

**264.** Eighth Annual Report of the Commission of Conservation for the fiscal year ending 31st March, 1917. Presented by Hon. Mr. Burrell, September 1, 1917.. .. .. ..*Not printed.*

**265.** Return to an Order of the House of the 30th August, 1917, for a return showing:—1. The number of additional buildings and offices that have been rented by the various departments of the Government in the City of Ottawa during the calendar years, 1914, 1915, 1916 and 1917. 2. The names of the lessors, the length of the lease and the respective rentals of said buildings. 3. What department in each case is occupying said premises. Presented September 3, 1917.—*Mr. Sinclair*.. .. .. .. .. .. .. .. ..*Not printed.*

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**266.** Return to an Order of the House of the 11th July, 1917, fo a copy of all correspondence and other documents relating to the granting to beam trawlers registered in the United States the privilege of using ports in the Province of Nova Scotia for the purchasing of supplies, the shipping of men, etc., without license therefor as required under the modus videndi. Presented September 3, 1917.—*Mr. Kyte*.. .. .. .. .. .. ..*Not printed.*

**267.** Copy of contract dated 8th March, 1917, between His Majesty the King and Wallace Shipyards, Limited, for the construction and delivery of one wooden auxiliary sailing ship. Also,—Copy of contract dated 1st June, 1917, between His Majesty the King and Lamond and Harrison for the construction and delivery of one wooden auxiliary sailing ship. Presented by Hon. Mr. Cochrane, September 3, 1917.. .. .. .. ..*Not printed.*

**268.** Return to an Order of the Senate, dated the 15th day of June last, for a return made to an Order of the House of Commons, of the 7th February, 1916, for a copy of all correspondence and reports on the claims of Sealers of British Columbia under the last treaty with the American Republic, and all papers connected therewith.—(*The Senate.*) *Not printed.*

**269.** Copy of Order in Council, P.C. 2245, dated 3rd September, 1917, appointing the Deputy Minister of Justice, Oliver Mowat Biggar, of the City of Edmonton, John H. Moss, of the City of Toronto, Louis Loranger, of the City of Montreal, and Lt.-Col. H. A. C. Machin, of the Town of Kenora, Ont., a council to advise and assist in the administration and enforcement of the Military Service Act, 1917, to be known as the Military Service Council. Presented by Sir Robert Borden, September 4, 1917.. ..*Not printed.*

**270.** Return to an Order of the House of the 21st May, 1917, for a copy of all reports, letters, telegrams, correspondence and any other papers in connection with the question of locating the 210th Battalion at Regina and Moosejaw respectively during the winter of 1916-17. Presented September 6, 1917.—*Mr. Knowles*.. .. .. .. .. ..*Not printed.*

**271.** Return to an Order of the House of the 14th May, 1917, for a copy of all letters, correspondence, telegrams and reports received by the Government since September, 1911, to the present day, in any way referring to the appointment of a man in charge of the storm signals at Grand Etang and Margaree Harbour. Presented September 6, 1917.—*Mr. Chisholm*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**272.** Return to an Order of the House of the 7th May, 1917, for a return showing the different rural mail routes established in the constituency of Qu'Appelle since the 1st day of January, 1916, showing their location and date of establishment. Also, a list of all rural mail routes now being established or under consideration at the present time in the same constituency. Presented September 7, 1917.—*Mr. Thomson* (*Qu'Appelle*). *Not printed.*

**273.** Return to an Order of the House of the 6th March, 1916, for a copy of all telegrams, letters, petitions and documents of all kinds in any way referring to the change in the Inverness-Margaree mail route from the west to the east of the Margaree river, from a point at Margaree Forks to Chapel Bridge. Presented September 7, 1917.—*Mr. Chisholm*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**274.** Copy of Order in Council, P.C. 2199, dated 10th August, 1917: Rules and Regulations enacted in lieu of the Classification, Rules and Regulations contained in Order in Council, P.C. 1296, of the 15th May, 1917, in respect to War badges for members of the Canadian Expeditionary Force. Presented by Sir Edward Kemp, September 13, 1917. *Not printed.*

**275.** Copy of Order in Council, P.C. 2552, dated 13th September, 1917, recommending that Certificates of Naturalization may be issued under the Naturalization Act, 1914, to alien enemies who have resided for many years in Canada, on its being shown that they are clearly in sympathy with the United Kingdom and its allies in the present war, and that they have no pro-German or other alien enemy affiliations or connections. Presented by Sir Robert Borden, September 14, 1917.. .. .. .. .. .. ..*Not printed.*

## CONTENTS OF VOLUME 21—*Concluded.*

**276.** Copy of *Canada Gazette* dated 12th September, 1917, containing a list and location of Local Tribunals established to hear and decide applications for certificates of exemption from Military Service. Presented by Hon. Mr. Doherty, September 14, 1917.
*Not printed.*

**277.** Copies of Orders in Council, dated 15th September and 17th September, 1917, respectively, appointing Registrars for the Provinces of British Columbia, New Brunswick, Quebec, Saskatchewan, Manitoba, Ontario, Alberta and Prince Edward Island, under the provisions and for the purposes of the Military Service Act, 1917. Presented by Sir Robert Borden, September 17, 1917.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**278.** Return to an Address to His Excellency the Governor General of the 2nd May, 1917, for a copy of all Orders in Council, letters, telegrams, etc., to or from any employee of the Government in reference to the improvement and equipment of the life-saving station at Whitehead, Guysborough County, N.S. Presented September 17, 1917.—*Mr. Maclean (Halifax)*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**279.** Return to an Order of the House of the 14th May, 1917, for a copy of all letters, petitions, correspondence, telegrams and reports received by the Government since September, 1911, to the present day, in any way referring to the dredging and building of piers at Mabou Harbour. Presented September 19, 1917.—*Mr. Maclean (Halifax).*
*Not printed.*

**280.** Return to an Order of the House of the 13th August, 1917, for a return showing:—1. The different amounts paid for commissions and expenses in connection with the flotation of the different loans made by Canada since 1914. 2. The respective amounts paid in connection with each loan. Presented September 19, 1917—*Mr. Macdonald.*
*Not printed.*

**281.** Return to an Order of the House of the 5th September, 1917, for a copy of all correspondence, letters, telegrams, petitions, etc., in any way referring to an application for a public wharf at Chimney Corners, Inverness County, N.S. Presented September 19, 1917.—*Mr. Chisholm*.. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**282.** Return to an Order of the House of the 29th August, 1917, for a return showing copies of all accounts, memoranda, vouchers, telegrams, letters, etc., in reference to payments to George H. Boyce, of Windsor, N.S., District Foreman of Public Works Department, since his appointment to office. Presented September 19, 1917.—*Mr. Maclean (Halifax).*
*Not printed.*

**283.** Return to an Order of the Senate dated the 1st day of March, 1916, showing a copy of all correspondence between the Government and the British Columbia Boards of Trade, and also between the Government and the Canadian Manufacturers' Association, in reference to the request made by the British Columbia Boards of Trade for the appointment of a Dominion Customs Officer at the Port of New York.—(*Senate.*).
*Not printed.*

**284.** Part return to an humble Address of the Senate, dated the 14th of August, 1917, to His Excellency the Governor General, for a return showing the name of every judge of the Supreme, District and County Courts in all the provinces of Canada, for the year 1916, together with a statement of the moneys paid to each of such judges for that year for (*a*) salaries; (*b*) travelling expenses; (*c*) allowances of all kinds; (*d*) for services as Commissioners; (*e*) and any other payments; and also, showing the names of judges who have performed services as Commissioners, or in any other public capacity without compensation.—(*Senate.*).. .. .. .. .. .. .. .. .. .. .. .. .. .. .. ..*Not printed.*

**285.** Return to an humble Address of the Senate, dated the 9th August, 1917, to His Excellency the Governor General, showing all the documents relating to the purchase by the Militia Department of "Bonnie Bel Air" from W. T. Rodden, Esq., a part of number nine (9) on the official plan and book of reference of the Parish of Lachine and specially the report of the lawyers who examined the titles.—(*Senate*).. ..*Not printed.*

# REPORT

OF THE

# SUPERINTENDENT OF INSURANCE

OF THE

## DOMINION OF CANADA

FOR THE

## YEAR ENDED DECEMBER 31

## 1916

## VOLUME I

## INSURANCE COMPANIES OTHER THAN LIFE

*PRINTED BY ORDER OF PARLIAMENT*

OTTAWA
PRINTED BY J. DE L. TACHÉ
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1917

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DEPARTMENT OF INSURANCE,
OTTAWA, May 29, 1917.

To the Honourable Sir THOMAS WHITE,
Minister of Finance.

SIR,—I have the honour to submit herewith the statements in detail of insurance companies transacting the business of insurance, other than life insurance in Canada during the year 1916, together with such tabulated summaries of those statements as are necessary to exhibit the progress of the business and the condition of the companies.

The statement of life insurance companies will be submitted in a later volume.

## FIRE INSURANCE, 1916.

During the year 1916 the business of fire insurance was transacted in Canada by 87 companies, as compared with 88 companies in the preceding year. Of the 87 companies, 25 were Canadian, 27 British, 31 United States, and 4 French. One of the British companies, the Marine Insurance Company, transacted fire insurance only in connection with its automobile business.

The list differs from that of 1915 by: the disappearance of two Canadian companies, the Anglo-American Fire Insurance Company and the Montreal-Canada Fire Insurance Company, two United States Companies, The Germania Fire Insurance Company and the Lumber Insurance Company, and the addition of two Canadian companies, the Canada Accident Assurance Company, the powers of which were extended during the year to include fire insurance, and the Hamilton Fire Insurance Company, and one United States company, Stuyvesant Insurance Company.

Towards the close of the year 1916, another Canadian Company, the Factories Insurance Company ceased to transact business, having reinsured its unexpired policies with the Western Assurance Company.

Since the beginning of the year 1917 a license for the transaction of burglary and plate glass insurance, in addition to guarantee insurance previously transacted, has been issued to one Canadian company, the Canadian Surety Company and the British America Assurance Company has obtained a license for inland transportation insurance in addition to its other classes of business. The Phœnix Insurance Company has obtained a license for automobile insurance (excluding insurance against loss by reason of injury to the person) in addition to its business of fire insurance, the German American Insurance Company has obtained a license for sprinkler leakage insurance in addition to its other classes of business and the Royal Exchange Assurance has obtained a license for automobile insurance in addition to its other classes of business.

## Fire Premiums and Losses in Canada in 1916.

Cash received for premiums during the year in Canada amounted to $27,783,852, being greater than that received in 1915 by $1,309,019, and the amount paid for losses was $15,114,063 which is greater than that paid in 1915 by $952,114. The ratio of losses paid to premiums received is shown in the following table:—

FIRE INSURANCE IN CANADA, 1916.

| Companies. | Premium received. | Losses paid. | Rate of Losses paid per cent of premiums received. | The same for 1915. |
|---|---|---|---|---|
| | $ | $ | | |
| Canadian | 4,817,876 | 2,595,578 | 53·87 | 57·60 |
| British | 14,294,803 | 7,926,463 | 55·45 | 50·62 |
| United States and other | 8,671,173 | 4,592,022 | 52·96 | 55·94 |
| Totals | 27,783,852 | 15,114,063 | 54·40 | 53·49 |

The corresponding results for the forty-eight years over which our records extend, are given below:—

FIRE INSURANCE IN CANADA.

| Year. | Premiums received. | Losses paid. | Rate of Losses paid per cent of premiums received. |
|---|---|---|---|
| | $ | $ | |
| 1869 | 1,785,539 | 1,027,720 | 57·56 |
| 1870 | 1,916,779 | 1,624,837 | 84·77 |
| 1871 | 2,321,716 | 1,549,199 | 66·73 |
| 1972 | 2,628,710 | 1,909,975 | 72·66 |
| 1873 | 2,968,416 | 1,682,184 | 56·67 |
| 1874 | 3,522,303 | 1,926,159 | 54·68 |
| 1875 | 3,594,764 | 2,563,531 | 71·31 |
| 1876 | 3,708,006 | 2,867,295 | 77·33 |
| 1877 | 3,764,005 | 8,490,919 | 225·58 |
| 1878 | 3,368,430 | 1,822,674 | 54·11 |
| 1879 | 3,227,488 | 2,145,198 | 66·47 |
| 1880 | 3,479,577 | 1,666,578 | 47·90 |
| 1881 | 3,827,116 | 3,169,824 | 82,83 |
| 1882 | 4,229,706 | 2,664,986 | 63·01 |
| 1883 | 4,624,741 | 2,920,228 | 63·14 |
| 1884 | 4,980,128 | 3,245,323 | 65·16 |
| 1885 | 4,852,460 | 2,679,287 | 55·22 |
| 1886 | 4,932,335 | 3,301,388 | 66·93 |
| 1887 | 5,244,502 | 3,403,514 | 64·90 |
| 1888 | 5,437,263 | 3,073,822 | 56·53 |
| 1889 | 5,588,016 | 2,876,211 | 51·47 |
| 1890 | 5,836,071 | 3,266,567 | 55·97 |
| 1891 | 6,168,716 | 3,905,697 | 63·31 |
| 1892 | 6,512,327 | 4,377,270 | 67·22 |
| 1893 | 6,793,595 | 5,052,690 | 74·37 |
| 1894 | 6,711,369 | 4,589,363 | 68·38 |
| 1895 | 6,943,382 | 4,993,750 | 71·92 |
| 1896 | 7,075,850 | 4,173,501 | 58·98 |
| 1897 | 7,157,661 | 4,701,833 | 65·69 |
| 1898 | 7,350,131 | 4,784,487 | 65·09 |
| 1899 | 7,910,492 | 5,182,038 | 65·51 |
| 1900 | 8,331,948 | 7,774,293 | 93·31 |
| 1901 | 9,650,348 | 6,774,956 | 70·20 |
| 1902 | 10,577,084 | 4,152,289 | 39·26 |
| 1903 | 11,384,762 | 5,870,716 | 51·57 |
| 1904 | 13,169,882 | 14,099,534 | 107·06 |
| 1905 | 14,285,671 | 6,000,519 | 42·00 |
| 1906 | 14,687,963 | 6,584,291 | 44·83 |
| 1907 | 16,114,475 | 8,445,041 | 52·41 |
| 1908 | 17,027,275 | 10,279,455 | 60·37 |
| 1909 | 17,049,464 | 8,646,826 | 50·72 |
| 1910 | 18,725,531 | 10,292,393 | 54·96 |
| 1911 | 20,575,255 | 10,936,948 | 53·16 |
| 1912 | 23,194,518 | 12,119,581 | 52·25 |
| 1913 | 25,745,947 | 14,003,759 | 54·39 |
| 1914 | 27,499,158 | 15,347,284 | 55·81 |
| 1915 | 26,474,833 | 14,161,949 | 53·49 |
| 1916 | 27,783,852 | 15,114,063 | 54·40 |
| Totals | 450,739,560 | 272,241,945 | 60·40 |

Taking the totals for the same forty-eight years, according to the nationalities of the companies, the following are the results:—

FIRE INSURANCE IN CANADA FOR THE FORTY-EIGHT YEARS—1869–1916.

| Companies. | Premiums received. | Losses paid. | Rate of Losses paid per cent of premiums received. |
|---|---|---|---|
| | $ | $ | |
| Canadian | 96,048,484 | 59,795,734 | 62·26 |
| British | 267,308,107 | 163,371,003 | 61·12 |
| United States and other | 87,382,969 | 49,075,208 | 56·16 |
| Totals | 450,739,560 | 272,241,945 | 60·40 |

The loss rate for 1916 (54.40) is 6.00 below the average for the forty-eight years over which our records extend.

Obtaining an approximation to the losses incurred during the year, by excluding the estimates for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 58.70 per cent, which is 7.12 per cent greater than the 51.58 of the previous year, and is 2.61 per cent greater than the average for the last fifteen years (56.09). The following are the rates of incurred losses from 1902:—

| Companies. | 1916. | 1915. | 1914 | 1913 | 1912. | 1911 | 1910. | 1909. | 1908. | 1907 | 1906. | 1905. | 1904. | 1903. | 1902. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian | 56·34 | 53·18 | 61·50 | 61·31 | 52·59 | 53·08 | 60·41 | 55·87 | 72·11 | 53·28 | 52·68 | 48·71 | 97·50 | 53·17 | 42·51 |
| British | 60·05 | 49·54 | 58·15 | 54·78 | 50·95 | 53·80 | 57·01 | 49·74 | 58·07 | 55·22 | 46·65 | 43·07 | 110·34 | 50·97 | 40·40 |
| U.S. and other | 57·78 | 54·02 | 55·19 | 56·96 | 50·21 | 48·95 | 59·72 | 46·72 | 55·74 | 51·36 | 10·45 | 38·01 | 110·55 | 47·93 | 38·61 |
| Totals | 58·70 | 51·58 | 57·82 | 56·71 | 51·12 | 52·54 | 58·40 | 50·46 | 60·77 | 54·02 | 46·73 | 43·30 | 107·76 | 50·94 | 40·55 |

## Fire Insurance in Canada in 1916.

The gross amount of policies, new and renewed, taken during the year by fire companies was $3,418,238,680, which is greater by $306,685,777 than the amount taken in 1915. The premiums charged thereon amounted in 1916 to $37,231,691, being $1,183,346 greater than the amount charged the previous year. The rate of premiums (1.089) is lower than that of 1915 (1.159). The loss rate (54.40) is 0.91 per cent higher than the loss rate of the previous year (53.49) and 6 per cent lower than the average loss rate (60.40) for the past forty-eight years.

The rate per cent of premiums charged upon risks taken is shown in the following table:—

| Companies. | Gross amount of Risks taken during the year. | Premiums charged thereon. | Rate of Premiums charged per cent of Risks taken. | The same for 1915. | The same for 1914. | The same for 1913. | The same for 1912. | The same for 1911. |
|---|---|---|---|---|---|---|---|---|
| | $ | $ cts. | | | | | | |
| Canadian | 742,805,919 | 8,807,615 18 | 1·19 | 1·25 | 1·24 | 1·33 | 1·36 | 1·41 |
| British | 1,606,346,835 | 17,278,033 93 | 1·08 | 1·17 | 1·19 | 1·21 | 1·26 | 1·33 |
| U.S. and other | 1,069,085,926 | 11,146,042 07 | 1·04 | 1·08 | 1·09 | 1·11 | 1·28 | 1·33 |
| Totals | 3,418,238,680 | 37,231,691 18 | 1·09 | 1·16 | 1·17 | 1·21 | 1·29 | 1·35 |

The increase in the amounts taken in 1916 as compared with 1915 by Canadian companies is $69,561,788. For British companies there is an increase of $168,309,114, and for United States and other companies there is an increase of $68,814,875.

In 1915 the increase in amounts written by Canadian companies was $9,704,754, and the increase for British companies reporting to the Department was $39,837,227, and the decrease for United States and other companies reporting to the Department was $42,090,646.

The details of the increase and decrease for the individual companies are as follows:—

CANADIAN COMPANIES.

| *Increase.* | | *Decrease.* | |
|---|---|---|---|
| Acadia | $ 1,031,518 | Anglo-American | $ 18,590,599 |
| British America | 29,910,289 | Beaver | 124,288 |
| British Colonial | 3,081,836 | Canada National | 1,331,509 |
| British Northwestern | 920,409 | Canadian Lumbermen's | 661,706 |
| Canada Accident | 3,701,149 | Factories | 6,089,982 |
| Canadian Fire | 1,578,957 | London Mutual | 3,685,271 |
| Dominion | 2,984,521 | Montreal-Canada | 10,004,460 |
| Dominion of Canada | 2,140,065 | North West | 1,035,962 |
| Hamilton | 10,544,394 | Pacific Coast | 19,218 |
| Hudson Bay | 8,332,027 | | |
| Imperial Underwriters | 7,040,885 | | |
| Liverpool-Manitoba | 1,328,337 | | |
| Mercantile | 4,891,823 | | |
| Mount Royal | 7,439,798 | | |
| North Empire | 1,220,099 | | |
| Occidental | 6,574,530 | | |
| Quebec | 2,853,920 | | |
| Western | 15,530,166 | | |
| Totals | $111,104,723 | | $ 41,542,935 |

Net increase, $69,561,788.

BRITISH COMPANIES.

| *Increase.* | | *Decrease.* | |
|---|---|---|---|
| Alliance | $ 2,889,772 | British Dominions | $ 567,067 |
| Atlas | 2,107,192 | General Accident Fire & Life | 3,123,607 |
| Caledonian | 1,694,830 | Law Union & Rock | 86,999 |
| Commercial Union | 22,125,938 | | |
| Employers' Liability | 9,624,640 | | |
| Guardian | 8,396,226 | | |
| Liverpool & London & Globe | 17,468,816 | | |
| London Guarantee and Accident | 13,844,364 | | |
| London & Lancashire | 8,937,800 | | |
| London Assurance | 646,237 | | |
| North British | 19,642,970 | | |
| Northern | 4,202,674 | | |
| Norwich Union | 360,834 | | |
| Ocean Accident & Guarantee | 14,718,486 | | |
| Palatine | 3,048,841 | | |
| Phoenix | 4,183,429 | | |
| Provincial | 502,036 | | |
| Royal Exchange | 5,158,309 | | |
| Royal | 11,755,980 | | |
| Scottish Union & National | 3,005,022 | | |
| Sun | 10,118,040 | | |
| Union | 2,364,003 | | |
| Yorkshire | 5,290,348 | | |
| Totals | $172,086,787 | | $ 3,777,673 |

Net increase, $168,309,114.

UNITED STATES AND OTHER COMPANIES.

| *Increase.* | | *Decrease.* | |
|---|---|---|---|
| Ætna | $ 3,430,622 | American Central | $ 704,733 |
| American Lloyds | 3,149,718 | American Insurance | 1,373,091 |
| California | 122,164 | General of Paris | 57,263 |
| Connecticut | 4,548,012 | German American | 4,575,789 |
| Continental | 9,307,432 | Germania | 4,361,573 |
| Equitable | 2,331,016 | Ins. Co. of State of Pa | 2,566,477 |
| Fidelity-Phœnix | 3,453,863 | National of Hartford | 12,753,406 |
| Fireman's Fund | 4,854,324 | Providence Washington | 1,311,938 |
| Firemen's Insurance | 420,869 | Springfield | 5,065,666 |
| Glens Falls | 1,641,906 | L'Union | 556,871 |
| Globe & Rutgers | 7,269,659 | | |
| Hartford | 1,120,813 | | |
| Home | 2,465,759 | | |
| Insurance Company of North America | 5,234,279 | | |
| Millers National | 3,579,793 | | |
| National-Ben Franklin | 366,196 | | |
| National Union | 2,080,324 | | |
| La Nationale | 2,379,658 | | |
| Niagara | 1,706,799 | | |
| Northwestern National | 1,412,337 | | |
| Phœnix of Paris | 3,384,201 | | |
| Phoenix Insurance | 6,029,739 | | |
| Queen | 4,760,834 | | |
| St. Paul | 13,477,354 | | |
| Stuyvesant | 9,215,645 | | |
| Westchester | 4,398,366 | | |
| Totals | $102,141,682 | | $ 33,326,807 |

Net increase, $68,814,875.

## Premiums and Losses Compared with Risks.

The average rate of premiums charged on each $1,000 of risks taken in 1916 is $10.892, as against $11.585, which was the corresponding rate in 1915. The individual rates for the different companies will be found in the table on page xiii, and will be seen to vary considerably, as might naturally be expected, considering the varieties of the business done by the companies.

The losses, incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the

beginning and end of the year), have been at the average rate of $4.49 per $1,000 current risk. The corresponding rates for 1882-3-4-5-6-7-8-9-90-1-2-3-4-5-6-7-8-9-1900-1-2-3-4-5-6-7-8-9-10-11-12-13-14-15, are $5.68, $5.56, $5.37, $4.54, $4.58, $5.70, $4.70, $4.19, $4.84, $5.33, $5.61, $6.17, $5.50, $5.75, $5.15, $5.38, $6.20, $4.99, $8,38, $6.68, $4.06, $5.22, $12.05, $4.88, $4.97, $5.69, $6.41, $4.83, $5.61, $5.07, $4.73, $5.00, $4.67 and $3.91 respectively.

The losses are, however, as usual, distributed very unevenly among the different companies, as appears from the following computed on the above basis, where the convenience of comparison, the corresponding rates for 1915 are also shown:—

CANADIAN COMPANIES.

| —— | Losses incurred per $1,000 current risk. | The same for 1915. | —— | Losses incurred per $1,000 current risk. | The same for 1915. |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | | $ cts. | $ cts. |
| Acadia | 4 47 | 4 93 | Imperial Underwriters | 5 22 | 6 02 |
| Beaver | 2 70 | 1 28 | Liverpool-Manitoba | 4 17 | 3 30 |
| British America | 3 79 | 3 12 | London Mutual | 3 62 | 3 10 |
| British Colonial | 5 82 | 3 76 | Mercantile | 4 61 | 3 77 |
| British Northwestern | 5 51 | 4 89 | | | |
| Canada Accident | 10 85 | | | | |
| Canada National | 5 29 | 4 46 | Mount Royal | 4 02 | 3 39 |
| Canadian | 2 91 | 2 88 | North Empire | 10 64 | 7 08 |
| Canadian Lumbermen's | | | | | |
| Dominion | 3 78 | 4 14 | North West | 6 30 | 6 09 |
| Dominion of Canada G. & A | 4 04 | 0 43 | Occidental | 5 59 | 6 05 |
| Factories | 7 62 | 5 27 | Pacific Coast | 2 89 | 2 50 |
| Hamilton | 4 43 | | Quebec | 4 65 | 2 53 |
| Hudson Bay | 7 30 | 6 30 | Western | 3 02 | 1 97 |

Average for Canadian companies, $4.04.

BRITISH COMPANIES.

| —— | Losses incurred per $1,000 current risk. | The same for 1915. | —— | Losses incurred per $1,000 current risk. | The same for 1915. |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | | $ cts. | $ cts. |
| Alliance | 3 16 | 2 46 | North British and Mercantile | 3 78 | 3 69 |
| Altas | 4 87 | 4 50 | Northern | 6 44 | 4 59 |
| British Dominions | 6 91 | 10 31 | Norwich Union | 4 87 | 3 99 |
| Caledonian | 4 28 | 3 49 | Ocean Accident and Guarantee | 7 91 | 4 86 |
| Commercial Union | 5 35 | 3 81 | Palatine | 7 21 | 4 37 |
| Employers' Liability | 4 20 | 4 19 | Phœnix | 3 73 | 3 17 |
| General Accident | 4 95 | 3 72 | Provincial | 6 48 | 1 33 |
| Guardian | 5 92 | 4 15 | Royal Exchange | 4 21 | 3 35 |
| Law Union & Rock | 3 91 | 4 46 | Royal | 3 61 | 3 46 |
| Liverpool, London and Globe | 4 30 | 3 68 | Scottish Union | 3 96 | 2 76 |
| London Guarantee | 3 34 | | Sun | 4 31 | 4 54 |
| London and Lancashire | 4 45 | 3 64 | Union | 5 23 | 4 22 |
| London Assurance | 2 96 | 2 97 | Yorkshire | 4 48 | 4 43 |

Average for British companies, $4.53.

UNITED STATES AND OTHER COMPANIES.

| | Losses incurred per $1,000 current risk. | The same for 1915. | | Losses incurred per $1,000 current risks. | The same for 1915. |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | | $ cts. | $ cts. |
| Ætna | 3 72 | 4 42 | Ins. Co. of North America | 3 52 | 4 30 |
| American Central | 4 11 | 3 07 | Ins. Co. of State of Pennsylvania | 4 38 | 4 12 |
| American | 1 06 | 4 09 | | | |
| American Lloyds | 13 65 | 0 34 | Millers National | 4 48 | 4 22 |
| California | 7 42 | 4 81 | National-Ben Franklin | 2 47 | 3 11 |
| Connecticut | 4 79 | 3 43 | National of Hartford | 4 35 | 6 59 |
| Continental | 4 66 | 3 67 | National Union | 6 26 | 5 50 |
| Equitable | 4 77 | 4 22 | Nationale of Paris | 5 89 | 6 58 |
| Fidelity-Phenix | 5 47 | 4 20 | Niagara | 6 16 | 5 11 |
| Fireman's Fund | 4 47 | 4 43 | Northwestern National | 4 54 | 4 29 |
| Firemen's | 4 15 | 2 95 | Phenix of Paris | 7 35 | 3 53 |
| General of Paris | 7 82 | 7 16 | Phœnix of Hartford | 3 58 | 3 14 |
| German American | 4 35 | 3 76 | Providence Washington | 6 57 | 7 31 |
| | | | Queen | 4 66 | 4 09 |
| Glens Falls | 6 05 | 6 82 | Springfield | 4 77 | 4 61 |
| Globe and Rutgers | 6 39 | 5 67 | St. Paul | 6 76 | 5 20 |
| | | | Stuyvesant | 15 51 | |
| Hartford | 3 91 | 3 01 | Union of Paris | 5 00 | 4 71 |
| Home | 4 46 | 4 70 | Westchester | 5 24 | 6 47 |

Average for United States and other companies, $4.73.

## Fire Insurance transacted in Canada in 1916.

| Companies. | Gross Amount of Risks taken during the Year. | Premiums charged thereon. | Rate of premiums charged per cent of risks taken. | The same for 1915. | Net cash received during the Year for Premiums. | Net cash paid during the Year for Losses. | Rate of losses paid per cent of premiums received. | The same for 1915. |
|---|---|---|---|---|---|---|---|---|
| *Canadian Companies.* | $ | $ cts. | | | $ cts. | $ cts. | | |
| Acadia Fire | 17,437,231 | 226,910 62 | 1·30 | 1·34 | 110,967 65 | 83,954 11 | 75·66 | 83·57 |
| Beaver Fire | 5,180,548 | 81,559 53 | 1·57 | 1·64 | 27,838 41 | 8,650 70 | 31·07 | 5·00 |
| British America | 107,750,412 | 1,228,310 61 | 1·14 | 1·08 | 679,118 55 | 307,959 11 | 45·35 | 56·18 |
| British Colonial | 12,309,583 | 179,947 50 | 1·46 | 1·56 | 87,886 96 | 77,235 22 | 87·88 | 120·09 |
| British Northwestern | 5,440,482 | 95,104 18 | 1·75 | 1·84 | 56,211 63 | 25,898 68 | 46·07 | 65·31 |
| Canada Accident | 3,701,149 | 40,651 05 | 1·10 | .... | 5,545 81 | 5,132 72 | 92·55 | .... |
| Canada National | 21,892,153 | 318,727 66 | 1·46 | 1·52 | 170,189 41 | 118,220 25 | 69·46 | 42·89 |
| Canadian Fire | 29,073,087 | 428,680 51 | 1·47 | 1·53 | 273,449 43 | 98,388 62 | 35·98 | 41·76 |
| Canadian Lumbermen's Ins. Exc | 985,655 | 20,418 79 | 2·07 | 2·29 | 179 79 | None. | .... | .... |
| Dominion Fire | 25,840,101 | 337,551 17 | 1·31 | 1·36 | 212,538 34 | 108,593 06 | 51·09 | 69·05 |
| Dominion of Can. Gtee. and Acct | 3,139,471 | 39,409 81 | 1·26 | 1·14 | 26,257 32 | 6,304 16 | 24·01 | 4·01 |
| Factories | 14,847,441 | 242,030 95 | 1·63 | 1·57 | 111,797 01 | 76,385 62 | 68·33 | 93·91 |
| Hamilton Fire | 10,544,394 | 81,217 94 | 0·77 | .... | 41,185 72 | 22,588 04 | 54·84 | .... |
| Hudson Bay | 18,543,976 | 234,051 57 | 1·26 | 1·56 | 130,168 75 | 85,470 52 | 65·66 | 72·35 |
| Imperial Underwriters | 16,114,339 | 130,671 46 | 0·81 | 1·31 | 96,958 11 | 46,761 85 | 48·23 | 66·32 |
| Liverpool Manitoba | 37,264,142 | 449,520 26 | 1·21 | 1·29 | 233,550 04 | 140,282 01 | 60·07 | 49·52 |
| London Mutual | 70,707,648 | 670,194 06 | 0·95 | 1·04 | 397,458 06 | 279,365 14 | 70·29 | 60·26 |
| Mercantile Fire | 30,865,259 | 301,166 44 | 0·98 | 1·06 | 245,758 06 | 148,498 67 | 60·42 | 60·35 |
| Mount Royal | 59,986,872 | 715,441 13 | 1·19 | 1·24 | 381,589 99 | 182,854 67 | 47·92 | 39·32 |
| North Empire Fire | 12,187,370 | 200,930 01 | 1·65 | 1·72 | 80,436 04 | 103,302 64 | 128·43 | 52·12 |
| North West Fire | 14,204,920 | 172,635 91 | 1·22 | 1·28 | 125,922 78 | 94,040 85 | 74·68 | 60·12 |
| Occidental Fire | 16,489,699 | 265,031 84 | 1·61 | 1·94 | 127,632 49 | 54,517 84 | 42·71 | 61·04 |
| Pacific Coast | 11,781,872 | 151,706 43 | 1·29 | 1·30 | 90,660 80 | 29,814 95 | 32·89 | 40·78 |
| Quebec Fire | 30,136,403 | 310,887 40 | 1·03 | 1·08 | 257,955 91 | 152,069 77 | 58·95 | 35·59 |
| Western | 166,381,652 | 1,884,858 35 | 1·13 | 1·14 | 846,618 73 | 339,287 20 | 40·08 | 58·43 |
| Totals | 742,805,919 | 8,807,615 18 | 1·19 | 1·25 | 4,817,875 79 | 2,595,576 49 | 53·87 | 57·60 |
| *British Companies.* | | | | | | | | |
| Alliance | 28,042,379 | 274,546 28 | 0 98 | 0 96 | 246,249 57 | 114,759 15 | 46·60 | 42·00 |
| Atlas | 49,077,491 | 577,681 06 | 1 18 | 1 27 | 495,107 84 | 337,970 73 | 68·26 | 60·19 |
| British Dominions General | 11,313,641 | 112,371 56 | 0·99 | 1·11 | 90,277 23 | 62,428 85 | 69·15 | 60·02 |
| Caledonian | 45,458,083 | 498,455 45 | 1·10 | 1·14 | 426,417 54 | 290,004 29 | 68·01 | 54·73 |
| Commercial Union | 141,666,541 | 1,317,308 60 | 0·93 | 1·11 | 1,013,178 74 | 639,752 07 | 63·14 | 50·29 |
| Employers' Liability | 49,467,297 | 516,402 93 | 1·04 | 1·07 | 420,790 65 | 189,870 87 | 45·12 | 54·90 |
| General Accident Fire and Life | 29,149,191 | 365,832 71 | 1·26 | 1·19 | 321,491 52 | 154,822 81 | 46·99 | 43·86 |
| Guardian Assce. Co | 95,967,518 | 1,185,971 47 | 1·24 | 1·29 | 989,085 91 | 588,908 76 | 59·54 | 49·73 |
| Law Union and Rock | 27,193,781 | 293,557 69 | 1·08 | 1·13 | 246,633 98 | 131,146 29 | 53·17 | 70·86 |
| Liverpool and London and Globe | 155,014,746 | 1,617,748 52 | 1·04 | 1·21 | 1,320,339 83 | 718,867 54 | 54·45 | 52·93 |
| London Guarantee and Accident | 14,230,618 | 116,391 75 | 0·82 | 0·95 | 54,533 97 | 11,955 81 | 21·92 | .... |
| London and Lancashire Fire | 89,037,938 | 873,427 48 | 0·98 | 1·11 | 716,846 36 | 356,932 66 | 49·79 | 47·46 |
| London Assurance | 33,317,443 | 359,876 71 | 1·08 | 1·14 | 310,807 59 | 131,238 57 | 42·23 | 46·4 |
| North British and Mercantile | 117,038,418 | 1,095,833 94 | 0·94 | 1·12 | 920,025 98 | 497,669 70 | 54·09 | 53·47 |
| Northern Assurance Co | 72,651,285 | 875,460 95 | 1·21 | 1·28 | 761,895 11 | 571,653 53 | 75·03 | 50·11 |
| Norwich Union Fire | 72,796,741 | 844,115 08 | 1·16 | 1·20 | 787,655 51 | 431,287 69 | 54·76 | 53·17 |
| Ocean Accident and Guarantee | 18,637,201 | 203,958 83 | 1·09 | 1·38 | 138,259 32 | 65,086 85 | 47·08 | 21·74 |
| Palatine Insurance Co | 32,327,506 | 372,369 13 | 1·15 | 1·24 | 276,443 66 | 199,057 38 | 72·01 | 45·71 |
| Phœnix, of London | 101,711,370 | 1,246,536 23 | 1·23 | 1·28 | 964,765 81 | 430,960 94 | 44·67 | 41·74 |
| Provincial | 6,439,376 | 47,394 30 | 0·74 | 0·74 | 36,953 24 | 18,029 46 | 48·79 | 48·88 |
| Royal Exchange | 48,659,359 | 510,371 63 | 1·05 | 1·05 | 442,053 98 | 202,858 70 | 45·89 | 45·38 |
| Royal Insurance Co | 162,489,584 | 1,747,014 89 | 1·08 | 1·14 | 1,471,655 30 | 739,388 86 | 50·24 | 48·68 |
| Scottish Union and National | 45,342,889 | 467,583 89 | 1·03 | 1·04 | 403,578 88 | 203,344 89 | 50·39 | 43·01 |
| Sun Insurance Office | 56,933,231 | 625,013 88 | 1·10 | 1·21 | 533,836 29 | 305,232 38 | 57·18 | 55·32 |

## Fire Insurance transacted in Canada in 1916—*Concluded.*

| — | Gross Amount of Risks taken during the Year. | Premiums charged thereon. | Rate of premiums charged per cent of risks taken. | The same for 1915. | Net cash received during the Year for Premiums. | Net cash paid during the Year for Losses. | Rate of losses paid per cent of premiums received. | The same for 1915. |
|---|---|---|---|---|---|---|---|---|
| *British Companies—Con.* | $ | $ cts. | | | $ cts. | $ cts. | | |
| Union Assurance Society | 59,055,853 | 636,223 57 | 1·08 | 1·13 | 494,239 35 | 324,375 21 | 65·63 | 51·60 |
| Yorkshire | 43,327,155 | 496,585 34 | 1·15 | 1·21 | 403,678 18 | 208,856 59 | 51·74 | 58·29 |
| Totals | 1,606,346,835 | 17,278,033 93 | 1·08 | 1·17 | 14,294,801 39 | 7,926,460 58 | 55·45 | 50·62 |
| *United States and Other Companies.* | | | | | | | | |
| Ætna Insurance Co | 35,158,368 | 399,094 45 | 1·14 | 1·23 | 336,180 16 | 154,963 93 | 46·10 | 69·42 |
| American Central | 22,726,001 | 189,390 15 | 0·83 | 0·97 | 76,258 15 | 51,020 67 | 66·91 | 43·14 |
| American Insurance Co | 3,372,197 | 50,257 21 | 1·49 | 1·66 | 46,993 36 | 9,745 31 | 20·74 | 35·29 |
| American Lloyds | 8,437,918 | 30,635 77 | 0·36 | 0·37 | 22,540 42 | 5,162 44 | 22·90 | 8·62 |
| California Insurance Co | 3,385,852 | 52,188 47 | 1·54 | 1·77 | 40,089 74 | 22,724 40 | 56·68 | 45·62 |
| Connecticut Fire | 17,632,269 | 206,640 20 | 1·17 | 1·22 | 140,594 24 | 75,503 95 | 53·70 | 52·68 |
| Continental Insurance Co | 43,819,412 | 435,549 57 | 0·99 | 1·03 | 317,379 77 | 138,223 68 | 43·55 | 51·62 |
| Equitable Fire and Marine | 16,073,373 | 174,319 46 | 1·08 | 1·16 | 43,489 50 | 21,223 83 | 48·80 | 46·13 |
| Fidelity-Phenix | 41,800,540 | 455,448 90 | 1·09 | 1·15 | 345,202 73 | 170,810 74 | 49·48 | 59·61 |
| Fireman's Fund | 16,478,630 | 160,473 92 | 0·97 | 1·03 | 127,870 22 | 50,481 04 | 39·48 | 48·47 |
| Firemen's Insurance Co | 7,055,482 | 91,454 08 | 1·30 | 1·36 | 74,765 55 | 29,729 17 | 39·76 | 39·75 |
| General Fire Insurance Co. of Paris | 8,353,555 | 97,373 11 | 1·17 | 1·20 | 69,575 41 | 70,785 13 | 101·74 | 68·78 |
| German American | 57,656,659 | 451,830 88 | 0·78 | 0·85 | 347,800 92 | 218,111 60 | 62·71 | 57·86 |
| Glens Falls | 15,386,334 | 181,328 74 | 1·18 | 1·38 | 149,496 87 | 93,810 88 | 62·75 | 45·13 |
| Globe and Rutgers | 53,090,487 | 522,226 49 | 0·98 | 0·80 | 404,607 25 | 231,851 39 | 57·30 | 37·00 |
| Hartford Fire | 112,177,889 | 1,088,068 55 | 0·97 | 0·95 | 1,012,399 47 | 444,513 26 | 43·91 | 51·30 |
| Home Insurance Co | 99,494,937 | 1,036,695 03 | 1·04 | 1·10 | 898,664 64 | 428,151 78 | 47·64 | 49·40 |
| Insurance Co. of North America | 52,502,707 | 521,764 94 | 0·99 | 1·09 | 431,406 21 | 197,638 00 | 45·81 | 57·60 |
| Insurance Co. of State of Pa | 15,037,457 | 171,371 29 | 1·14 | 1·25 | 96,060 51 | 61,157 62 | 63·67 | 44·66 |
| Millers National | 6,016,248 | 63,237 38 | 1·05 | 1·20 | 37,662 91 | 13,682 10 | 36·33 | 24·04 |
| National-Ben Franklin | 9,534,439 | 110,155 57 | 1·16 | 1·16 | 86,977 46 | 38,585 52 | 44·36 | 75·73 |
| National Fire of Hartford | 54,229,351 | 618,018 87 | 1·14 | 1·05 | 503,102 96 | 251,860 56 | 50·36 | 93·58 |
| National Union Fire of Pittsburgh | 23,027,348 | 269,141 22 | 1·17 | 1·28 | 206,869 36 | 130,583 47 | 63·12 | 51·98 |
| La Nationale Compagnie d'Ass | 17,431,064 | 210,652 98 | 1·21 | 1·27 | 152,092 62 | 86,606 46 | 56·94 | 46·01 |
| Niagara Fire | 17,558,707 | 202,017 70 | 1·15 | 1·27 | 137,959 37 | 100,775 91 | 73·05 | 48·09 |
| Northwestern National | 14,541,757 | 172,071 80 | 1·18 | 1·20 | 129,434 91 | 59,404 08 | 45·89 | 58·39 |
| Phenix Compagnie Française | 7,029,090 | 78,377 76 | 1·12 | 1·08 | 66,596 69 | 31,060 85 | 46·64 | 17·92 |
| Phœnix of Hartford | 50,663,224 | 544,999 40 | 1·08 | 1·17 | 365,243 84 | 193,556 59 | 52·99 | 51·84 |
| Providence Washington | 19,457,829 | 218,902 78 | 1·13 | 1·18 | 179,955 35 | 119,693 65 | 66·51 | 66·15 |
| Queen of America | 62,709,008 | 757,757 16 | 1·21 | 1·25 | 614,935 16 | 334,706 09 | 54·43 | 53·15 |
| St. Paul Fire and Marine | 38,391,355 | 422,286 53 | 1·10 | 1·31 | 330,644 39 | 200,359 74 | 60·60 | 48·26 |
| Springfield Fire and Marine | 70,569,473 | 568,357 53 | 0·81 | 0·84 | 465,581 58 | 306,782 51 | 65·89 | 60·05 |
| Stuyvesant | 9,215,645 | 106,997 97 | 1·16 | ..... | 40,497 41 | 39,388 47 | 97·26 | ..... |
| L'Union, Paris, France | 20,241,119 | 240,819 45 | 1·19 | 1·21 | 193,427 82 | 121,039 18 | 62·58 | 63·41 |
| Westchester Fire | 18,830,202 | 246,136 76 | 1·31 | 1·41 | 181,816 43 | 85,401 73 | 46·97 | 67·89 |
| Totals | 1,069,085,926 | 11,146,042 07 | 1·04 | 1·08 | 8,671,173 38 | 4,589,095 73 | 52·92 | 55·94 |
| Grand Totals | 3,418,238,680 | 37,231,691 18 | 1·09 | 1·16 | 27,783,850 56 | 15,111 132 80 | 54·39 | 53·49 |

BRITISH FIRE COMPANIES.

The total cash receipts for fire premiums were $14,294,801, being an increase of $685,438, as compared with the previous year; the payments for fire losses were $7,926,461, being $1,037,101 greater than for 1915, while the general expenses amounted to $4,812,638, being $309,418 greater than in 1915 thus showing a balance of $1,555,702 favourable to the companies. In the previous year there was a favourable balance of $2,216,783.

| | |
|---|---|
| Paid for losses | $ 7,926,461 |
| Paid for general expenses | 4,812,638 |
| Total | $ 12,739,099 |
| Received for premiums | 14,294,801 |
| Balance in favour of the companies | $ 1,555,702 |

The following details give the balances for the different companies:—

*Balances in favour.*—Alliance, $50,818; Commercial Union, $59,486; Employers' Liability, $75,979; General Accident, $57,584; Guardian, $89,877; Law Union and Rock, $28,388; Liverpool and London and Globe, $147,188; London Guarantee and Accident, $16,880; London and Lancashire, $116,097; London Assurance, $65,118; North British and Mercantile, $131,942; Norwich Union, $81,553; Ocean Accident and Guarantee, $6,685; Phœnix of London, $197,552; Provincial, $7,188; Royal, $237,638; Royal Exchange, $93,251; Scottish Union and National, $62,118; Sun, $52,038; Yorkshire, $66,346; Total balance in favour, $1,643,726.

*Adverse balances.*—Atlas, $7,608; British Dominions, $10,416; Caledonian, $6,003; Northern, $49,401; Palatine, $13,402; Union Assurance, $1,194. Total, $88,024. Net balance in favour, $1,555,702.

For every $100 of premiums received there was spent on the average $55.45 in payment of losses, and $33.67 for general expenses.

In 1915 the loss rate was $50.62, and the general expenses $33.09, for every $100 of premiums received.

For the fire business the rate of premium was $10.756 per $1,000 of risks taken as against $11.688 in 1915.

Hence these companies have transacted a larger volume of business than in 1915 at a lower rate of premium, a higher rate of expense and at a higher rate of fire losses.

Collecting the result for the forty-two years from 1875 to 1916, asre gards the receipts for premiums and the expenditure of the British companies, we find:

| | |
|---|---|
| Paid for losses (1875-1916) | $ 157,723,463 |
| Paid for general expenses | 75,269,516 |
| Total payments | $ 232,992,979 |
| Received for premiums | 259,232,276 |
| Excess of receipts over expenditure | $ 26,239,297 |

It will be seen, from an examination of the table given below, that an adverse balance was in existence from the year 1877 till the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first mentioned year, when the losses paid by British companies amounted to almost five millions of dollars; that such adverse balance was reversed at the end of the year 1887, when a favourable balance of $341,938 was shown, and that this favourable balance increased thereafter from year to year (with the exception of the year 1893) up to the close of 1899, when it amounted to $5,029,980. In 1900 the loss by the British companies on account of the Ottawa and Hull conflagration amounted to over two and a half million dollars. To this is due the large deficit of that year, $1,365,476, wiping out the savings of the preceding four years, and reducing the favourable balance at the end of 1900 to $3,664,504, which sum had been still further reduced to $3,512,636 at the end of 1901. The favourable experience for the years 1902 and 1903 increased this balance to $7,123,044 at the end of 1903, but it was again reduced by the unfavourable experience of 1904 to $3,969,472. During the past twelve years the favourable balance has been largely increased and now amounts to $26,239,297.

| Year. | Balance. | Year. | Total Balance. |
|---|---|---|---|
| | $ | | $ |
| 1875 | + 51,765 | | |
| 1876 | + 89,015 | 1875 to 1876 | + 140,780 |
| 1877 | − 4,210,951 | 1875 to 1877 | − 4,070,171 |
| 1878 | + 676,548 | 1875 to 1878 | − 3,393,713 |
| 1879 | + 210,430 | 1875 to 1879 | − 3,183,283 |
| 1880 | + 727,389 | 1875 to 1880 | − 2,455,894 |
| 1881 | + 161,162 | 1875 to 1881 | − 2,294,732 |
| 1882 | + 481,511 | 1875 to 1882 | − 1,813,221 |
| 1883 | + 439,797 | 1875 to 1883 | − 1,373,424 |
| 1884 | + 443,919 | 1875 to 1884 | − 929,505 |
| 1885 | + 674,984 | 1875 to 1885 | − 254,521 |
| 1886 | + 237,216 | 1875 to 1886 | − 17,305 |
| 1887 | + 359,243 | 1875 to 1887 | + 341,938 |
| 1888 | + 752,956 | 1875 to 1888 | + 1,094,894 |
| 1889 | + 918,128 | 1875 to 1889 | + 2,013,022 |
| 1890 | + 712,981 | 1875 to 1890 | + 2,726,003 |
| 1891 | + 470,014 | 1875 to 1891 | + 3,196,017 |
| 1892 | + 452,941 | 1875 to 1892 | + 3,648,958 |
| 1893 | − 205,430 | 1875 to 1893 | + 3,443,528 |
| 1894 | + 172,105 | 1875 to 1894 | + 3,615,633 |
| 1895 | + 39,223 | 1875 to 1895 | + 3,654,856 |
| 1896 | + 709,118 | 1875 to 1896 | + 4,363,974 |
| 1897 | + 356,290 | 1875 to 1897 | + 4,720,264 |
| 1898 | + 140,610 | 1875 to 1898 | + 4,860,874 |
| 1899 | + 169,106 | 1875 to 1899 | + 5,029,980 |
| 1900 | − 1,365,476 | 1875 to 1900 | + 3,664,504 |
| 1901 | − 151,868 | 1875 to 1901 | + 3,512,636 |
| 1902 | + 2,247,890 | 1875 to 1902 | + 5,760,526 |
| 1903 | + 1,362,518 | 1875 to 1903 | + 7,123,044 |
| 1904 | − 3,153,572 | 1875 to 1904 | + 3,969,472 |
| 1905 | + 2,546,435 | 1875 to 1905 | + 6,515,907 |
| 1906 | + 2,297,761 | 1875 to 1906 | + 8,813,668 |
| 1907 | + 1,539,204 | 1875 to 1907 | +10,352,872 |
| 1908 | + 1,274,213 | 1875 to 1908 | +11,627,090 |
| 1909 | + 1,899,516 | 1875 to 1909 | +13,526,606 |
| 1910 | + 1,659,285 | 1875 to 1910 | +15,185,891 |
| 1911 | + 1,662,507 | 1875 to 1911 | +16,848,398 |
| 1912 | + 2,008,149 | 1875 to 1912 | +18,856,547 |
| 1913 | + 2,052,171 | 1875 to 1913 | +20,908,718 |
| 1914 | + 1,558,094 | 1875 to 1914 | +22,466,812 |
| 1915 | + 2,216,783 | 1875 to 1915 | +24,683,595 |
| 1916 | + 1,555,702 | 1875 to 1916 | +26,239,297 |

+ Favorable. − Adverse.

UNITED STATES AND OTHER FIRE COMPANIES.

The total cash receipts for fire premiums were $8,671,173, being an increase of $364,778 as compared with the previous year; the payments for fire losses were $4,589,096, being less by $57,626 that for 1915, and the general expenses, $3,004,448, being $425,606 greater than for 1915, thus showing a balance of $1,077,629 favourable to the companies. In the previous year there was a favourable balance of $1,080,831.

These companies have therefore transacted a larger volume of business at a higher rate of expense and a lower loss rate than in 1915.

| | |
|---|---|
| Paid for losses | $ 4,589,096 |
| Paid for general expenses | 3,004,448 |
| Total | $ 7,593,544 |
| Received for premiums | 8,671,173 |
| Balance in favour of companies | $ 1,077,629 |

The following details give the balances for the different companies:—

*Balances in favour.*—Ætna, $61,749; American, $21,231; American Lloyds $4,072; California, $8,011; Connecticut, $12,248; Continental, $63,592; Equitable, $7,418; Fidelity-Phenix, $33,742; Fireman's Fund, $35,791; Firemen's, $18,168; German-American, $9,318; Glens Falls, $13,315; Globe and Rutgers, $60,173; Hartford, $234,710; Home, $142,843; Insurance Company of North America, $86,804; Millers National, $7,866; National-Ben Franklin, $12,668; National of Hartford, $90,744; National Union, $12,246; Nationale of Paris, $8,595; Northwestern National, $3,453; Phenix of Paris, $8,735; Phœnix of Hartford, $32,947; Providence Washington, $4,910; Queen, of America, $64,469; Springfield, $40,316; St. Paul, $17,463; L'Union of Paris, $223; Westchester, $30,285. Total, $1,148,105.

*Adverse balances.*—American Central, $2,299; Générales of Paris, $25,985; Insurance Co. of State of Pennsylvania, $8,209; Niagara, $10,079; Stuyvesant, $23,904. Total, $70,476. Net balance in favour, $1,077,629.

For every $100 of premiums received there was spent on the average, $52·92 in payment of losses, and $34·65 for general expenses.

In 1915 the loss rate was $55·94, and the general expenses, $31·05, for every $100 of premiums received.

For the fire business the rate of premiums was $10·426 per $1,000 of risks taken as against $10·810 in 1915.

Hence these companies have transacted a larger volume of business than in 1915 at a lower rate of premium, a lower rate of fire losses and at a higher rate of expense.

The results of the total business of these companies, from 1875 to 1916 inclusive, are as follows:—

| | |
|---|---|
| Paid for losses (1875-1916) | $ 48,528,979 |
| Paid for general expenses | 25,012,226 |
| Total payments | $ 73,541,205 |
| Received for premiums | 86,649,038 |
| Excess of receipts over expenditure | $ 13,107,833 |

The table given below shows the result of the business of each year from 1875 to 1916 inclusive, and the total results from year to year during the same period.

| Year. | Balance. for year. | Year. Inclusive. | Balance. |
|---|---|---|---|
| | $ | $ | $ |
| 1875 | + 58,841 | | |
| 1876 | + 97,919 | 1875 to 1876 | + 156,760 |
| 1877 | − 396,468 | 1875 to 1877 | − 239,708 |
| 1878 | + 47,399 | 1875 to 1878 | − 192,309 |
| 1879 | + 32,894 | 1875 to 1879 | − 159,415 |
| 1880 | − 56,316 | 1875 to 1880 | − 103,099 |
| 1881 | + 53,747 | 1875 to 1881 | − 49,352 |
| 1882 | + 62,244 | 1875 to 1882 | + 12,892 |
| 1883 | + 102,135 | 1875 to 1883 | + 115,027 |
| 1884 | + 91,136 | 1875 to 1884 | + 206,163 |
| 1885 | + 100,784 | 1875 to 1885 | + 306,947 |
| 1886 | + 91,096 | 1875 to 1886 | + 398,043 |
| 1887 | − 49 | 1875 to 1887 | + 397,994 |
| 1888 | + 102,288 | 1875 to 1888 | + 500,282 |
| 1889 | + 97,488 | 1875 to 1889 | + 597,770 |
| 1890 | + 54,404 | 1875 to 1890 | + 652,174 |
| 1891 | + 72,378 | 1875 to 1891 | + 724,552 |
| 1892 | − 16,487 | 1875 to 1892 | + 708,065 |
| 1893 | − 42,205 | 1875 to 1893 | + 665,860 |
| 1894 | + 7,392 | 1875 to 1894 | + 673,252 |
| 1895 | − 53,047 | 1875 to 1895 | + 620,205 |
| 1896 | + 96,621 | 1875 to 1896 | + 716,826 |
| 1897 | + 51,695 | 1875 to 1897 | + 768,521 |
| 1898 | + 91,807 | 1875 to 1898 | + 860,328 |
| 1899 | + 100,740 | 1875 to 1899 | + 961,068 |
| 1900 | − 385,296 | 1875 to 1900 | + 575,772 |
| 1901 | + 80,198 | 1875 to 1901 | + 655,970 |
| 1902 | + 586,257 | 1875 to 1902 | + 1,242,227 |
| 1903 | + 447,673 | 1875 to 1903 | + 1,698,900 |
| 1904 | − 785,843 | 1875 to 1904 | + 904,057 |
| 1905 | + 993,349 | 1875 to 1905 | + 1,897,406 |
| 1906 | + 944,152 | 1875 to 1906 | + 2,841,558 |
| 1907 | + 701,798 | 1875 to 1907 | + 3,543,356 |
| 1908 | + 531,618 | 1875 to 1908 | + 4,074,974 |
| 1909 | + 888,028 | 1875 to 1909 | + 4,963,002 |
| 1910 | + 718,706 | 1875 to 1910 | + 5,681,708 |
| 1911 | + 1,118,451 | 1875 to 1911 | + 6,800,159 |
| 1912 | + 1,278,646 | 1875 to 1912 | + 8,078,805 |
| 1913 | + 1,228,776 | 1875 to 1913 | + 9,307,581 |
| 1914 | + 1,641,792 | 1875 to 1914 | +10,949,373 |
| 1915 | + 1,080,831 | 1875 to 1915 | +12,030,204 |
| 1916 | + 1,077,629 | 1875 to 1916 | +13,107,833 |

+Favourable. −Adverse.

## Canadian Companies.

In considering the Canadian companies, their whole fire insurance business, in Canada and elsewhere, as well as their marine business and business in other branches, must be taken into account, inasmuch as a separation of expenses between these branches has not been made.

The following table gives the distribution of fire business between Canada and elsewhere, for the ten companies which transacted business outside of Canada during the year, and shows that the loss rate for the home business was, on the whole, more favourable to the companies than that for the foreign business.

FIRE INSURANCE.

| Companies. | In Canada. | | | | In Other Countries. | | | |
|---|---|---|---|---|---|---|---|---|
| | Amount of risks taken during the year. | Premiums received. | Losses paid. | Rate of Losses paid per cent of premiums received. | Amount of risks taken during the year. | Premiums received. | Losses paid | Rate of Losses paid per cent of. premiums received. |
| | $ | $ | $ | | $ | $ | $ | |
| Acadia | 17,437,231 | 110,968 | 83,954 | 75·66 | 270,000 | 2,572 | 921 | 35·81 |
| British America | 107,750,412 | 679,118 | 307,959 | 45·35 | 308,317,167 | 1,270,141 | 819,083 | 64·49 |
| Canada Accident | 3,701,149 | 5,546 | 5,133 | 92·55 | 61,649 | 622 | None | ..... |
| Canadian | 29,073,087 | 273,449 | 98,389 | 35·98 | 1,512,160 | 15,600 | 3,871 | 24·81 |
| London Mutual | 70,707,648 | 397,458 | 279,365 | 70·29 | None | 67 | None | ..... |
| Mount Royal | 59,986,872 | 381,590 | 182,855 | 47·92 | 749,825 | 3,165 | 122 | 3·85 |
| North West | 14,204,920 | 125,923 | 94,041 | 74·68 | 400,633 | 4,077 | 325 | 7·97 |
| Occidental | 16,489,699 | 127,632 | 54,518 | 42·71 | None | 2,097 | None | ..... |
| Pacific Coast | 11,781,872 | 90,661 | 29,815 | 32·89 | 8,761,299 | 25,111 | 24,559 | 97·80 |
| Western | 166,381,652 | 846,619 | 339,287 | 40·08 | 497,204,011 | 1,476,419 | 784,005 | 53·10 |
| | 497,514,542 | 3,038,964 | 1,475,316 | 48·55 | 817,276,744 | 2,799,871 | 1,632,886 | 58·32 |

The subjoined table gives the rate per cent of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian companies during the years 1878 to 1916 inclusive, a perusal of which will show that, taken over the whole period, the Canadian business shows a more favourable loss rate than the business transacted in other countries.

| Year. | In Canada. | | | In Other Countries. | | |
|---|---|---|---|---|---|---|
| | Premiums received. | Losses paid. | Rate of losses paid per cent of premiums received. | Premiums received. | Losses paid. | Rate of losses paid per cent of premiums received. |
| | $ | $ | | $ | $ | |
| 1878 | 591,495 | 241,545 | 40·84 | 1,251,923 | 737,430 | 58·90 |
| 1879 | 552,090 | 287,729 | 52·12 | 1,309,902 | 923,242 | 70·48 |
| 1880 | 459,653 | 219,954 | 47·85 | 1,377,310 | 885,293 | 64·28 |
| 1881 | 428,795 | 304,488 | 71·01 | 1,439,085 | 1,085,846 | 75·45 |
| 1882 | 543,126 | 334,000 | 61·50 | 1,413,989 | 1,137,399 | 80·44 |
| 1883 | 606,557 | 436,800 | 72·01 | 1,483,941 | 1,136,380 | 76·58 |
| 1884 | 550,188 | 376,969 | 68·52 | 1,401,051 | 1,122,882 | 80·15 |
| 1885 | 983,555 | 518,633 | 52·73 | 1,485,078 | 1,051,090 | 70·78 |
| 1886 | 996,562 | 655,534 | 65·78 | 1,499,840 | 1,049,575 | 69·98 |
| 1887 | 1,002,817 | 661,682 | 65·98 | 1,496,712 | 1,037,123 | 69·29 |
| 1888 | 1,002,109 | 655,191 | 65·38 | 1,453,410 | 1,008,509 | 69·39 |
| 1889 | 1,014,314 | 586,164 | 57·79 | 1,527,909 | 1,012,624 | 66·28 |
| 1890 | 1,018,226 | 604,846 | 59·40 | 1,584,879 | 910,511 | 57·45 |
| 1891 | 1,102,237 | 780,862 | 70·84 | 1,662,538 | 1,165,583 | 70·11 |
| 1892 | 629,708 | 485,446 | 77·09 | 1,907,652 | 1,191,545 | 62·46 |
| 1893 | 621,135 | 427,349 | 68·80 | 2,356,413 | 1,560,592 | 66·23 |
| 1894 | 626,768 | 423,777 | 67·61 | 2,303,219 | 1,442,596 | 62·63 |
| 1895 | 785,416 | 499,472 | 63·59 | 2,566,980 | 1,462,849 | 56·99 |
| 1896 | 782,956 | 460,236 | 58·78 | 2,487,459 | 1,446,314 | 58·14 |
| 1897 | 725,775 | 529,597 | 72·97 | 2,399,542 | 1,263,368 | 52·65 |
| 1898 | 783,326 | 392,821 | 50·15 | 2,260,724 | 1,464,544 | 64·78 |
| 1899 | 836,601 | 462,726 | 55·31 | 2,264,877 | 1,568,496 | 69·25 |
| 1900 | 689,956 | 658,405 | 95·43 | 2,804,896 | 1,969,862 | 70·23 |
| 1901 | 1,133,478 | 702,125 | 61·94 | 3,321,478 | 2,142,811 | 64·51 |
| 1902 | 1,291,216 | 519,990 | 40·27 | 3,464,786 | 2,119,635 | 61·18 |
| 1903 | 1,700,838 | 884,899 | 52·03 | 3,876,273 | 2,089,753 | 53·91 |
| 1904 | 2,184,021 | 1,994,982 | 91·34 | 4,400,112 | 3,204,318 | 72·82 |
| 1905 | 2,611,899 | 1,277,772 | 48·92 | 3,911,739 | 2,307,655 | 58·99 |
| 1906 | 2,657,701 | 1,414,455 | 53·22 | 4,452,074 | 4,163,837 | 93·53 |
| 1907 | 2,857,021 | 1,467,983 | 51·38 | 4·105,581 | 3,124,813 | 76·11 |
| 1908 | 3,219,443 | 2,323,829 | 72·18 | 2,964,411 | 2,185,538 | 73·73 |
| 1909 | 2,765,637 | 1,596,907 | 57·74 | 3,397,859 | 1,763,232 | 51·89 |
| 1910 | 3,037,675 | 1,754,359 | 57·75 | 3,141,709 | 1,714,812 | 54·58 |
| 1911 | 3,204,241 | 1,755,348 | 54·78 | 3,343,157 | 2,149,515 | 64·30 |
| 1912 | 3,133,661 | 1,662,120 | 53·04 | 3,467,975 | 2,039,201 | 58·80 |
| 1913 | 3,285,887 | 1,978,284 | 60·26 | 2,856,233 | 1,829,175 | 56·56 |
| 1914 | 2,989,211 | 1,797,561 | 60·13 | 3,129,204 | 2,112,379 | 67·51 |
| 1915 | 2,938,210 | 1,668,798 | 56·80 | 3,011,851 | 1,750,132 | 58·11 |
| 1916 | 3,038,964 | 1,475,316 | 48·55 | 2,799,871 | 1,632,886 | 58·32 |
| Totals | 59,382,468 | 35,278,954 | 59·41 | 97,383,642 | 63,963,395 | 65·68 |

The assets of the twenty-five Canadian companies doing fire business amounted at the end of the year to $21,178,244, covering a total amount of insurance of all kinds of $1,451,758,784, being at the rate of $14.59 for every $1,000 of insurance in force; they have also subscribed capital not paid up, amounting to $5,305,963, making a total security of $18.24 for every $1,000

insured. The liabilities of the same companies amounted to $9,576,803, made up as follows:—

| | |
|---|---|
| Unsettled losses | $ 1,832,805 |
| Unearned premiums | 5,960,745 |
| Sundry | 1,783,253 |
| | $ 9,576,803 |

The unearned premiums are here taken at 80 per cent of the *pro rata* portions of the gross premiums for the time unexpired in the cases of fire and inland marine insurance, and 80 per cent of the whole premiums in the case of a current ocean risk. The surplus of assets over liabilities available for the protection of policyholders, independent of the subscribed capital not paid, amounts to $11,601,441.

The capital stock of these companies paid in cash amounts to $9,706,337.

The following table gives the condition at the end of 1916 of all the Canadian stock companies in reference to the surplus on account of policyholders.

CANADIAN FIRE INSURANCE COMPANIES, DECEMBER 31, 1916.

| Company. | Subscribed Capital. | Amount paid upon Capital stock. | Excess of Assets over Liabilities excluding Capital stock. | Subscribed. Capital unpaid. |
|---|---|---|---|---|
| | $ | $ | $ | $ |
| Acadia Fire | 400,000 | 400,000 | 496,959 | None. |
| Beaver Fire | 300,500 | 150,250 | 194,087 | 150,250 |
| British America | 1,400,000 | 1,399,030 | 734,619 | 970 |
| British Colonial | 1,000,000 | 219,805 | 130,926 | 780,195 |
| British Northwestern | 594,400 | 242,162 | 260,525 | 352,238 |
| Canada Accident | 500,000 | 43,320 | 370,286 | 456,680 |
| Canada National | 2,050,400 | 1,708,161 | 1,866,589 | 342,239 |
| Canadian Fire | 500,000 | 500,000 | 1,121,459 | None. |
| Dominion Fire | 265,400 | 209,630 | 144,267 | 55,770 |
| Dominion of Canada | 244,400 | 244,400 | 509,195 | None. |
| Factories | 160,000 | 41,500 | 40,416 | 118,500 |
| Hamilton Fire | 172,900 | 34,660 | 82,746 | 138,240 |
| Hudson Bay | 872,400 | 230,850 | 147,816 | 641,550 |
| Imperial Underwriters | 457,400 | 110,475 | 179,208 | 346,925 |
| Liverpool Manitoba | 500,000 | 175,000 | 561,683 | 325,000 |
| London Mutual | 100,000 | 17,500 | 127,404 | 82,500 |
| Mercantile Fire | 250,000 | 50,000 | 294,273 | 200,000 |
| Mount Royal | 250,000 | 250,000 | 656,138 | None. |
| North Empire | 687,900 | 207,783 | 160,770 | 480,117 |
| North West | 250,000 | 100,000 | 193,251 | 150,000 |
| Occidental | 500,000 | 174,763 | 295,543 | 325,237 |
| Pacific Coast | 831,600 | 587,422 | 772,515 | 244,178 |
| Quebec | 225,000 | 125,000 | 504,306 | 100,000 |
| Western | 2,500,000 | 2,484,626 | 1,736,460 | 15,374 |
| Totals | 15,012,300 | 9,706,337 | 11,581,441 | 5,305,963 |

The following table shows the total gain or loss in the surplus to policyholders during the year in respect of each company, and shows also the various sources of this gain or loss. All contributions by shareholders, whether for capital or premium on capital, appear as gains in surplus, while forfeited stock and reduction of capital are disregarded.

In the first column there is tabulated the "Underwriting Profit." This is the excess of premiums earned over losses incurred and expenses incurred. The premiums *earned* are arrived at by adding to the net cash received for premiums the outstanding premiums at the end of the year and deducting the outstandings at the beginning of the year. From the net premiums *written* thus obtained there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there is an underwriting loss, which is tabulated in the sixth column.

In the second column there is tabulated the interest and rents earned. This is obtained in a manner similar to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column the payments by shareholders are shown, and in the fourth column the gains from other sources. This latter column will include gain in market values of investments, decrease in unsecured unlicensed reinsurance reserve, etc.

The fifth column gives the total of the first three columns. In the sixth column is given the underwriting loss, and in the seventh the losses through other sources, such as bad or doubtful investments and other assets, loss in market value of investments, increase in unsecured unlicensed reinsurance reserve, etc. The eighth column shows the dividends declared during the year. The ninth column gives the totals of the sixth, seventh and eighth. The last column, being the difference, between the fifth and the ninth gives the total net gain or loss in surplus, the minus sign denoting a loss.

The total net gain in surplus is $152,238.60. As however, there was received from shareholders during the year $180,102.54 as additional capital and $67,145 as premium on capital, a total of $247,247.54, it is seen that there has been a decrease in surplus of $95,008.94 from sources other than the shareholders. In 1915 the gain in policyholders' surplus was $1,030,753.58.

Thirteen companies show an underwriting profit, and the remaining twelve an underwriting loss, the net loss amounting to $47,792.30. In 1915 the net underwriting gain was $716,100.60. The dividends declared were $396,713, which is less than the $777,492.88 interest and rent earned upon the investments. The gains from miscellaneous sources were $168,543.10 consisting chiefly of increase in the market value of investments. The losses from miscellaneous sources were $596,539.62 due largely to the disallowance of bad assets, depreciation in the values of securities and the creation of investment reserve funds.

# CANADIAN FIRE INSURANCE COMPANIES.

## STATEMENT OF GAINS AND LOSSES IN SURPLUS TO POLICYHOLDERS DURING 1916.

| Companies. | Underwriting Profit. | Interest and rent Earned. | Received from Shareholders. | Gains from other Sources. | Total Gains. | Underwriting Loss. | Loss from other sources. | Dividend Declared. | Total Losses. | Balance Total net Gains. |
|---|---|---|---|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ ct. | $ cts. | $ cts. |
| Acadia | | 31,233 85 | | 754 89 | 31,988 74 | 5,740 45 | 17,735 10 | 24,000 00 | 47,475 55 | — 15,486 81 |
| Beaver | 13,067 27 | 12,880 24 | 15,025 00 | 1,583 57 | 42,556 08 | | 129 82 | 7,287 10 | 7,416 92 | 35,139 16 |
| British America | | 73,049 31 | | 16,428 97 | 89,478 28 | 139,114 76 | | 19,250 00 | 158,364 76 | — 68,886 48 |
| British Colonial | | 10,811 91 | 927 50 | 8,524 72 | 20,264 13 | 21,863 45 | | | 21,863 45 | — 1,599 32 |
| British Northwestern | | 13,537 61 | * 4,189 00 | 1,286 04 | 19,012 65 | 2,789 51 | | | 2,789 51 | 16,223 14 |
| Canada Accident | | 24,748 86 | | 8,139 77 | 32,888 63 | 31,640 96 | 5,810 93 | | 37,451 89 | — 4,563 26 |
| Canada National | | 150,376 78 | 150,332 64 | | 300,709 42 | 43,070 26 | 88,720 00 | 99,235 90 | 231,026 16 | 69,683 26 |
| Canadian | 69,215 07 | 59,984 21 | | 3,282 64 | 132,481 92 | | 545 90 | 50,000 00 | 50,545 90 | 81,936 02 |
| Canadian Lumbermen's | | 1,250 00 | | 47,810 23 | 49,060 23 | 450 28 | 26,941 47 | | 27,391 75 | 21,668 48 |
| Dominion | 5,078 52 | 12,502 75 | 1,220 00 | 524 94 | 19,326 21 | | 2,983 48 | | 2,983 48 | 16,342 73 |
| Dominion of Canada Guarantee and Accident | 21,476 31 | 31,097 06 | | 7,920 19 | 60,502 56 | | 82 93 | 24,440 00 | 24,522 93 | 35,979 63 |
| Factories Insurance Co | 22,968 89 | 4,253 30 | | 11,702 51 | 38,984 70 | | 58,500 00 | | 58,500 00 | — 19,515 30 |
| Hamilton | | 3,458 61 | ‡ 66,000 00 | | 69,458 61 | 13,701 13 | | | 13,701 13 | 55,757 48 |
| Hudson Bay | | 7,513 46 | 3,395 00 | 1,390 68 | 12,299 14 | 30,004 31 | 13,945 27 | | 43,949 58 | — 31,650 44 |
| Imperial Underwriters | | 14,462 95 | | | 14,462 95 | 849 87 | 5,746 29 | | 6,596 16 | 7,866 79 |
| Liverpool Manitoba | 17,487 47 | 35,187 33 | | 4,797 43 | 57,472 23 | | 6,762 42 | 24,000 00 | 30,762 42 | 26,709 81 |
| London Mutual | 1,263 50 | 9,801 82 | | 7,750 00 | 18,815 32 | | 32,682 49 | | ??,682 49 | — 13,867 17 |
| Mercantile | 3,456 73 | 15,827 31 | | | 19,284 04 | | 12,273 47 | 12,500 00 | 24,773 47 | — 5,489 43 |
| Mount Royal | 53,401 00 | 54,628 59 | | 39,838 43 | 147,928 08 | | 81,310 22 | 25,000 00 | 106,310 22 | 41,617 86 |
| North Empire | | 14,263 36 | 4,623 40 | 2,815 49 | 21,702 25 | 48,074 74 | 31,626 25 | | 79,700 99 | — 57,998 74 |
| North West | | 15,730 36 | | 1,761 47 | 17,491 83 | 14,244 60 | | 6,000 00 | 20,244 60 | — 2,752 77 |
| Occidental | 6,091 54 | 17,927 77 | | 1,305 13 | 25,324 44 | | 377 73 | | 377 73 | 24,946 71 |
| Pacific Coast | 2,011 80 | 21,550 00 | † 1,535 00 | 857 00 | 25,953 89 | | 134,892 74 | | 134,892 74 | —108,938 85 |
| Quebec | 11,680 41 | 22,472 57 | | | 34,152 98 | | 20,306 97 | | 20,306 97 | 13,846 01 |
| Western | 76,493 45 | 118,942 78 | | | 195,436 23 | | 55,166 14 | 105,000 00 | 160,166 14 | 35,270 09 |
| Totals | 303,752 02 | 777,492 88 | 247,247 54 | 168,543 10 | 1,497,035 54 | 351,544 32 | 596,539 62 | 396,713 00 | 1,344,796 94 | 152,238 60 |

*Including $600 premium on capital stock. ‡Special contribution to surplus by shareholders. †Including $545 premium on capital stock.

Including the whole business of the mixed companies, outside as well as within the Dominion, it appears that the Canadian companies have received during the year 1916 a total cash income of $11,965,189.01, which is made up as follows:—

| | 1916. | The same in 1915. | The same in 1914. | The same in 1913. | The same in 1912. |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Interest and dividends | 739,598 70 | 672,405 80 | 640,459 29 | 653,599 51 | 568,328 81 |
| Premiums | 11,146,958 31 | 10,008,556 78 | 9,122,882 20 | 9,167,899 59 | 9,644,234 81 |
| Sundry | 78,632 00 | 59,795 55 | 15,256 69 | 176,558 37 | 185,991 35 |
| Totals | 11,965,189 01 | 10,740,758 13 | 9,778,598 18 | 9,998,057 47 | 10,398,554 97 |

In the same way the cash expenditure during 1916 has been $11,039,037.48 distributed among:—

| | 1916. | The same in 1915. | The same in 1914. | The same in 1913. | The same in 1912. |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Losses paid | 6,560,437 95 | 5,947,653 58 | 5,729,042 86 | 5,786,981 58 | 5,552,013 37 |
| General expenses | 4,040,279 91 | 3,701,268 00 | 3,639,927 00 | 3,676,506 81 | 3,907,664 69 |
| Dividends to stockholders | 438,319 62 | 510,429 13 | 329,588 53 | 481,899 58 | 447,536 79 |
| Totals | 11,039,037 48 | 10,159,350 71 | 9,698,558 39 | 9,945,387 97 | 9,907,214 85 |

Thus it appears that for every $100 of income there has been spent $92.26, namely: for losses, $54.83; for general expenses, $33.77, and for dividends to stockholders, $3.66. Hence, also, for every $100 of premiums received there has been paid out $99.03, namely: $58.85 for losses, $36.25 for expenses, and $3.93 for dividends to stockholders.

The total cash income received by the Canadian companies during the forty-two years from 1875 to 1916, inclusive, is $242,448,452.46. The respective amounts for the several years, and the distribution thereof under proper headings, are shown in the subjoined table:—

CANADIAN COMPANIES—INCOME FOR THE YEARS 1875 to 1916.

| Year. | Premiums. | Interest and dividends. | Sundry. | Total. |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| 1875 | 3,273,692 53 | 190,950 19 | 3,356 10 | 3,467,998 82 |
| 1876 | 4,125,722 37 | 244,001 25 | 7,186 08 | 4,376,909 70 |
| 1877 | 3,512,673 47 | 218,770 38 | 6,236 04 | 3,737,679 89 |
| 1878 | 2,826,356 58 | 217,133 43 | 15,750 26 | 3,059,240 27 |
| 1879 | 2,863,826 01 | 185,247 30 | 10,196 03 | 3,059,269 34 |
| 1880 | 3,208,038 89 | 179,533 29 | 19,916 66 | 3,407,488 84 |
| 1881 | 3,131,925 97 | 169,392 14 | 30,702 06 | 3,332,020 17 |
| 1882 | 3,007,132 65 | 153,878 46 | 27,386 28 | 3,188,397 39 |
| 1883 | 3,005,945 52 | 132,126 05 | 30,438 85 | 3,168,510 42 |
| 1884 | 2,990,995 28 | 117,679 52 | 16,286 55 | 3,124,961 35 |
| 1885 | 3,089,381 09 | 107,151 57 | 16,044 77 | 3,212,577 43 |
| 1886 | 3,090,851 40 | 113,394 35 | 25,828 55 | 3,230,074 30 |
| 1887 | 3,346,968 91 | 114,522 46 | 18,398 62 | 3,479,889 99 |
| 1888 | 3,348,045 64 | 119,815 97 | 16,567 79 | 3,484,429 40 |
| 1889 | 3,539,640 73 | 119,929 14 | 12,420 02 | 3,671,989 89 |
| 1890 | 3,603,151 65 | 135,874 52 | 14,287 16 | 3,753,313 33 |
| 1891 | 3,586,851 72 | 134,421 14 | 12,208 29 | 3,733,481 15 |
| 1892 | 3,579,893 51 | 117,770 41 | 83,291 41 | 3,780,955 33 |
| 1893 | 4,143,323 99 | 130,080 23 | *205,621 62 | 4,488,025 84 |
| 1894 | 4,142,923 05 | 140,213 35 | 6,025 87 | 4,289,162 27 |
| 1895 | 4,408,191 57 | 139,458 16 | 6,773 90 | 4,554,423 63 |
| 1896 | 4,168,663 92 | 132,581 62 | 6,289 09 | 4,307,534 63 |
| 1897 | 4,007,110 65 | 128,385 56 | 6,386 91 | 4,141,883 12 |
| 1898 | 4,157,139 74 | 134,006 75 | 5,897 89 | 4,297,044 38 |
| 1899 | 4,430,792 71 | 128,389 00 | 5,379 62 | 4,564,561 33 |
| 1900 | 5,345,803 78 | 135,529 30 | 32,559 76 | 5,513,892 84 |
| 1901 | 6,286,942 01 | 164,488 52 | 17,709 71 | 6,469,140 24 |
| 1902 | 6,775,963 74 | 155,059 80 | 7,543 74 | 6,938,567 28 |
| 1903 | 7,428,254 20 | 182,595 86 | 10,095 40 | 7,620,945 46 |
| 1904 | 8,342,437 94 | 193,742 25 | 12,306 10 | 8,548,486 29 |
| 1905 | 8,125,337 03 | 216,367 41 | 12,250 08 | 8,353,954 52 |
| 1906 | 8,663,876 20 | 244,284 68 | †470,731 12 | 9,378,892 00 |
| 1907 | 8,592,041 45 | 269,918 89 | 59,425 71 | 8,921,386 05 |
| 1908 | 7,506,568 66 | 301,209 15 | 77,726 33 | 7,885,504 14 |
| 1909 | 7,751,727 44 | 323,309 70 | 60,092 07 | 8,135,129 21 |
| 1910 | 8,538,778 04 | 369,724 69 | 77,066 17 | 8,985,568 90 |
| 1911 | 9,084,302 71 | 438,216 68 | 381,486 17 | 9,904,005 56 |
| 1912 | 9,644,234 81 | 568,328 81 | 185,991 35 | 10,398,554 97 |
| 1913 | 9,167,899 59 | 653,599 51 | 176,558 37 | 9,998,057 47 |
| 1914 | 9,122,882 20 | 640,459 29 | 15,256 69 | 9,778,598 18 |
| 1915 | 10,008,556 78 | 672,405 80 | 59,795 55 | 10,740,758 13 |
| 1916 | 11,146,958 31 | 739,598 70 | 78,632 00 | 11,965,189 01 |
| Totals | 230,121,804 44 | 9,982,545 28 | 2,344,102 74 | 242,448,452 46 |

*Of this amount $197,500 was premium upon the new stock issued by the British America and the Western.

†Of this amount, $387,500 was premium upon new stock issued by the British America and the Western.

The expenditure of the same companies during the same period of forty-two years amounted in the aggregate to the sum of $241,164,653.92, thus showing an excess of income over expenditure to the amount of $1,283,798.54. The amount expended in the respective years, and their distribution under proper headings, are given in the following table:—

EXPENDITURE FOR THE YEARS 1875 to 1916.

| Year. | Losses paid. | General Expenses. | Dividends to Shareholders. | Total Expenditure. | *e* Excess of income over Expenditure. — *d* The Reserve. |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| 1875 | 1,694,885 99 | 985,926 28 | 159,608 88 | 2,840,421 15 | *e* 627,577 67 |
| 1876 | 2,746,563 00 | 1,342,268 96 | 213,655 04 | 4,302,487 00 | *e* 74,422 70 |
| 1877 | 3,555,283 21 | 1,234,552 83 | 125,928 21 | 4,915,764 25 | *d* 1,178,084 36 |
| 1878 | 1,891,130 71 | 1,026,354,51 | 146,163 83 | 3,063,649 05 | *d* 4,408 78 |
| 1879 | 1,966,854 83 | 938,436 79 | 159,253 74 | 3,064,545 36 | *d* 5,276 02 |
| 1880 | 2,236,943 54 | 889,409 73 | 164,650 50 | 3,291,003 77 | *e* 116,485 07 |
| 1881 | 2,898,045 45 | 901,679 10 | 145,137 85 | 3,944,862 40 | *d* 612,842 23 |
| 1882 | 2,294,212 90 | 917,526 03 | 110,813 47 | 3,322,552 40 | *d* 134,155 01 |
| 1883 | 2,291,429 02 | 925,970 41 | 110,480 00 | 3,327,879 43 | *d* 159,369 01 |
| 1884 | 2,165,708 63 | 871,037 06 | 102,675 50 | 3,139,421 19 | *d* 14,459 84 |
| 1885 | 1,985,256 67 | 917,879 59 | 99,896 73 | 3,003,032 99 | *e* 209,544 44 |
| 1886 | 2,128,942 82 | 926,299 50 | 114,809 02 | 3,170,051 34 | *e* 60,022 96 |
| 1887 | 2,397,382 03 | 1,031,696 74 | 123,422 74 | 3,552,501 51 | *d* 72,611 52 |
| 1888 | 2,355,960 53 | 1,009,167 74 | 122,198 27 | 3,487,326 54 | *d* 2,897 14 |
| 1889 | 2,417,046 62 | 1,064,557 52 | 126,759 42 | 3,608,363 56 | *e* 63,626 33 |
| 1890 | 2,254,866 61 | 1,114,472 16 | 135,689 92 | 3,505,028 69 | *e* 248,284 64 |
| 1891 | 2,588,894 16 | 1,198,806 97 | 145,256 90 | 3,932,958 03 | *d* 199,476 88 |
| 1892 | 2,454,821 80 | 1,440,994 51 | 128,372 23 | 4,024,188 54 | *d* 243,233 21 |
| 1893 | 2,911,005 90 | 1,402,862 69 | 112,163 43 | 4,426,032 02 | *e* 61,993 82 |
| 1894 | 2,749,953 44 | 1,389,355 12 | 157,025 56 | 4,296,334 12 | *d* 7,171 85 |
| 1895 | 2,986,323 54 | 1,451,684 01 | 162,167 30 | 4,600,174 85 | *d* 45,751 22 |
| 1896 | 2,777,327 97 | 1,417,637 39 | 162,610 10 | 4,357,575 46 | *d* 50,040 83 |
| 1897 | 2,529,432 31 | 1,402,470 67 | 162,438 28 | 4,094,341 26 | *e* 47,541 86 |
| 1898 | 2,700,774 91 | 1,394,742 19 | 164,092 45 | 4,259,609 55 | *e* 37,434 83 |
| 1899 | 3,063,716 43 | 1,524,637 05 | 166,853 81 | 4,755,207 29 | *d* 190,645 96 |
| 1900 | 3,828,359 85 | 1,921,904 32 | 159,674 98 | 5,909,939 15 | *d* 396,046 31 |
| 1901 | 4,065,778 01 | 2,032,419 20 | 205,964 19 | 6,304,161 40 | *e* 164,978 84 |
| 1902 | 3,987,114 25 | 2,276 809 16 | 214,175 08 | 6,478,098 49 | *e* 460,468 79 |
| 1903 | 4,315,004 63 | 2,512,276 00 | 207,331 00 | 7,634,611 63 | *e* 586,333 83 |
| 1904 | 6,706,551 96 | 2,809,501 20 | 151,604 22 | 9,667,657 38 | *d* 1,119,171 09 |
| 1905 | 4,734,320 62 | 2,799,520 15 | 286,186 43 | 7,820,027 20 | *e* 533,927 32 |
| 1906 | 6,693,036 95 | 2,981,601 05 | 279,202 53 | 9,953,840 53 | *d* 574,948 53 |
| 1907 | 5,786,024 20 | 3,152,540 95 | 94,649 99 | 9,033,215 14 | *d* 111,829 09 |
| 1908 | 5,471,015 65 | 2,785,940 01 | 119,337 41 | 8,376,293 07 | *d* 490,788 93 |
| 1909 | 4,412,541 61 | 2,941,149 99 | 339,000 65 | 7,692,692 25 | *e* 442,436 96 |
| 1910 | 4,974,826 76 | 3,231,393 38 | 362,959 04 | 8,569,179 18 | *e* 416,389 72 |
| 1911 | 5,298,977 25 | 3,566,678 53 | 424,421 57 | 9,290,077 35 | *e* 613,928 21 |
| 1912 | 5,552,013 37 | 3,907,664 69 | 447,536 79 | 9,907,214 85 | *e* 491,340 12 |
| 1913 | 5,786,981 58 | 3,676,506 81 | 481,899 58 | 9,945,387 97 | *e* 52,669 50 |
| 1914 | 5,729,042 86 | 3,639,927 00 | 329,588 53 | 9,698,558 39 | *e* 80,039 79 |
| 1915 | 5,947,653 58 | 3,701 268 00 | 510,429 13 | 10,159,350 71 | *e* 581,407 42 |
| 1916 | 6,560,437 95 | 4.040,279 91 | 438,319 62 | 11,039,037 48 | *e* 926,151 53 |
| Totals.. | 151,892,443 78 | 80,697,806 22 | 8,574,403 92 | 241,164,653 92 | *e* 1,283,798 54 |

CANADIAN FIRE COMPANIES IN FOREIGN FIELDS.

The undermentioned Canadian fire insurance companies carried on business outside Canada in the several countries, states, etc., set opposite their respective names, viz:—

| | |
|---|---|
| Acadia Fire Insurance Company | Newfoundland. |
| British America Assurance Company | United States, Mexico, Porto Rico, Honolulu, Continent of Europe, Batavia, Japan, Macassar (East Indies), Philippines, Java, Egypt, India, Burmah, Ceylon, China, Hong Kong, Antigua and Bermuda. |
| Canada Accident Assurance Company | United States. |
| Canadian Fire Insurance Company | Newfoundland. |
| London Mutual Fire Insurance Company of Canada | Newfoundland. |
| Mercantile Fire Insurance Company | India. |
| Mount Royal Assurance Company | United States. |
| North West Fire Insurance Company | Newfoundland and India. |
| Pacific Coast Fire Insurance Company | Great Britain. |
| Western Assurance Company | British West Indies and the United States, except New Mexico and Vermont. The Company has also a branch office in London, England, through which business is transacted in Great Britain and the British possessions in the far east and in Africa, as well as at some points on the Continents of Europe and Australia. |

## COMPANIES OTHER THAN FIRE OR LIFE.

Insurance business other than fire or life was carried on in Canada during the past year by eighty companies: 27 Canadian, 15 British and 38 United States companies. Forty-one of these companies likewise transacted fire insurance, and one transacted life insurance.

In addition to these eighty companies, there were five fraternal orders or societies which carried on sickness insurance and also life insurance.

CANADIAN COMPANIES.

Of these twenty-seven Canadian companies which carried on business other than fire or life nineteen transacted miscellaneous classes of business only. Of these nine, transacted sickness insurance; eight accident insurance; four, combined accident and sickness; six plate glass insurance; seven guarantee insurance; eight automobile insurance; two steam boiler insurance; three, burglary insurance; one, tornado insurance; two, hail insurance; one, live stock insurance; and one, title insurance.

At the end of the year the assets of these nineteen companies amounted to $6,845,743.61.

Their total liabilities amounted to $1,883,844.23 made up as follows:—

| | |
|---|---|
| Unsettled losses | $ 581,233 87 |
| Reserve of unearned premiums | 1,008,415 70 |
| Sundry | 294,194 66 |
| | $ 1,883,844 23 |

The excess of assets over liabilities was $4,961,899.38. The capital stock paid up in cash was $2,556,928.91. There was thus a surplus over all liabilities and capital stock of $2,404,970.47, being a decrease in surplus over the preceding year 1915 of $395,816.23.

The following table shows the total gain or loss in policyholders' surplus during the year in respect to each company, and likewise shows the various sources of this gain or loss.

In the first column there is tabulated the "Underwriting Profit". This is the excess of premiums earned over losses incurred and expenses incurred. The premiums earned are arrived at by adding to the net cash received for premiums the outstanding premiums at the end of the year, and deducting the outstandings at the beginning of the year. From the net premiums *written* thus obtained, there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss, which is tabulated in the sixth column.

In the second column is tabulated the interest and rent earned. This is formed in a similar manner to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column is tabulated the amount received from shareholders during the year.

In the fourth column the gains from other sources are tabulated. This will include gain in market value of investments, etc.

The fifth column gives the totals of the first four columns.

In the sixth is given the underwriting loss, and in the seventh the losses through other sources, such as losses on investments, loss in market value of investments, etc. In the eighth column are tabulated the dividends declared during the year. The ninth column gives the totals of the sixth, seventh and eighth. The last column, being the difference between the fifth and the ninth, gives the total net gain or loss in policyholders' surplus, the minus sign denoting a loss.

The total net loss in surplus was $55,250.24. Thirteen companies made a gain and six companies showed a loss.

The dividends declared amounted to $275,751.20, which is greater than the interest and rent earned upon investments. The total net underwriting loss was $129,097.96, as against a gain of $90,456.93 in 1915.

# CANADIAN COMPANIES OTHER THAN FIRE OR LIFE.

## STATEMENT OF GAINS AND LOSSES IN SURPLUS TO POLICYHOLDERS DURING 1916.

| Company. | Underwriting profit. | Interest and rent earned. | Received from shareholders. | Gains from other sources. | Total gains. | Underwriting loss. | Losses through other sources. | Dividends declared. | Total losses. | Balance — Total net gains in policyholders surplus. |
|---|---|---|---|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Boiler Inspection | 3,795 15 | 14,681 50 | | 2,601 60 | 21,078 25 | | | | | 21,078 25 |
| Canada Hail | | 4,168 33 | | 11,921 50 | 16,089 83 | 41,544 93 | | 3,000 00 | 44,544 93 | — 28,455 10 |
| Canada Weather | | 2,060 29 | 2,821 30 | 3,827 49 | 8,709 08 | 21,173 20 | | | 21,173 20 | — 12,464 12 |
| Canadian Surety | 10,281 23 | 13,213 43 | | 4,923 04 | 28,417 70 | | | 10,000 00 | 10,000 00 | 18,417 70 |
| Casualty Co. of Canada | | 927 17 | (a) 2,391 59 | 289 38 | 3,608 14 | 2,403 72 | 70 00 | | 2,473 72 | 1,134 42 |
| Chartered Trust and Executor | | 12,142 44 | 2,659 02 | 811 10 | 15,612 56 | | 366 02 | 12,037 28 | 12,403 30 | 3,209 26 |
| Dominion Gresham | | 7,227 19 | | 10,934,45 | 18,161 64 | 4,199 55 | | | 4,199 55 | 13,962 09 |
| General Accident of Canada | 23,406 59 | 18,796 65 | | | 42,203 24 | | 108 02 | 20,000 00 | 20,108 02 | 22,095 22 |
| General Animals | | 2,703 99 | 2,725 00 | 1,332 50 | 6,761 49 | 8,509 00 | | | 8,509 00 | — 1,747 51 |
| Globe Indemnity Co | | 20,401 38 | | 9,283 96 | 29,685 34 | 20,876 90 | | 10,000 00 | 30,876 90 | — 1,191 56 |
| Guarantee Co. of North America | 28,777 01 | 85,505 66 | | 930 00 | 115,212 67 | | 10,300 00 | 36,552 00 | 46,852 00 | 68,360 67 |
| Guardian Accident and Guarantee | | 12,668 57 | | 7,373 93 | 20,042 50 | 9,035 27 | | | 9,035 27 | 11,007 23 |
| Imperial Guarantee and Accident | 10,878 76 | 18,486 60 | | 1,915 28 | 31,280 64 | | 5,000 00 | 16,000 00 | 21,000 00 | 10,280 64 |
| London Lancashire Guarantee and Accident | | 33,811 59 | | | 33,811 59 | 112,371 03 | 46 65 | 144,400 00 | 256,817 68 | —223,006 09 |
| Merchants Casualty | 26,721 91 | 7,552 75 | 1,000 00 | 2,759 46 | 38,034 12 | | | 9,408 78 | 9,408 78 | 28,625 34 |
| Merchants' and Employers' Guarantee and Accident | | 7,489 89 | (b) 10,364 00 | 1,260 00 | 19,113 89 | 10,824 90 | 991 20 | 5,473 20 | 17,289 30 | 1,824 59 |
| Moose, Grand Lodge of the Loyal Order of | | 98 76 | | 10 00 | 108 76 | 419 79 | | | 419 79 | — 311 03 |
| North American Accident | | 11,226 20 | (c) 2,500 00 | 6,176 72 | 19,902 92 | 269 71 | | 8,879 94 | 9,149 65 | 10,753 27 |
| Protective Association of Canada | | 2,149 77 | | 357 33 | 2,507 10 | 1,330 61 | | | 1,330 61 | 1,176 49 |
| Totals | 103,860 65 | 275,312 16 | 24,460 91 | 66,707 74 | 470,341 46 | 232,958 61 | 16,881 89 | 275,751 20 | 525,591 70 | — 55,250 24 |

(a) Including $957.27 premium on capital stock.
(b) Including $3,304.00 premium on capital stock.
(c) Including $500.00 premium on capital stock.

## ACCIDENT INSURANCE, 1916.

Accident insurance may be subdivided into two classes, viz.: *Employers' Liability Insurance and Ordinary Accident*, which includes personal accident and accidental damage to personal property.

A number of companies have also issued a combined accident and sickness policy for which the premiums and claims are not separately shown.

The business of accident insurance was transacted by twenty-eight companies, viz.: twelve Canadian, eight United States, and eight, British.

### EMPLOYERS' LIABILITY.

Of the twenty-eight accident companies, twenty-one transacted employers' liability insurance, viz.: nine Canadian, eight British, and four United States companies.

The total premiums received for this class of risks was $1,930,198 and the losses paid amounted to $1,133,653, with unsettled claims outstanding to the amount of $665,709.

An abstract will be found at page clxxxix.

### ACCIDENT.

The total premiums for this class of business were $1,535,428. The claims paid amounted to the sum of $624,449, and there were outstanding at the close of the year unsettled claims amounting to $194,383.

An abstract will be found at page clxxxvi.

### COMBINED ACCIDENT AND SICKNESS.

The premiums received amounted to $585,775 and the claims paid, to $293,441. There were outstanding at the close of the year unsettled claims amounting to $57,909.

Am abstract will be found at page clxxxvii.

## AUTOMOBILE INSURANCE, 1916.

The business of automobile insurance (including fire risk) was transacted by twenty companies, of which two were Canadian, seven British and eleven United States companies. The premiums received amounted to $341,944, and the claims paid, to $137,774, with $22,081 of claims outstanding.

An abstract will be found at page clxxxvii.

The business of automobile insurance (excluding fire risk) was transacted by twenty-four companies, viz.: ten Canadian, seven British, and seven United States companies. The premiums received amounted to $567,559, and the claims $167,319, with $85,672 of claims outstanding.

An abstract will be found at page clxxxviii.

## BURGLARY INSURANCE, 1916.

This branch of insurance, which is transacted to a considerable extent in Great Britain, was introduced into Canada fourteen years ago. It is carried on by thirteen companies, five Canadian, four British, and four United States companies. The total premiums received amounted to $118,673, and the losses paid, to $15,347, with unsettled claims outstanding at the end of the year amounting to $11,735.

An abstract will be found at page clxxxviii.

## EXPLOSION INSURANCE, 1916.

Explosion insurance was transacted by one Canadian and one United States company. The premiums received during the year amounted to $63,435 and no losses were incurred.

An abstract will be found at page clxxxix.

## GUARANTEE INSURANCE, 1916.

Guarantee business was transacted by eighteen companies, of which nine, are Canadian, four British and five United States companies.

The total premiums received were $799,010, and the net amount paid for claims was $156,377, with unsettled claims amounting to $356,320 outstanding at the end of the year.

An abstract will be found at page cxc.

The Canadian Surety Company, the Guarantee Company of North America and the London and Lancashire Guarantee and Accident Co. of Canada transacted business outside of the Dominion, which is not included in the above.

## HAIL INSURANCE, 1916.

This class of business is of comparatively recent development and the number of companies transacting it is rapidly increasing. During 1916, fifteen companies received premiums amounting to $1,430,866 and paid losses amounting to $1,602,081. Claims outstanding at the end of the year amounted to $12,019.

An abstract of hail insurance will be found on page cxci.

## INLAND TRANSPORTATION INSURANCE, 1916.

This class of business was transacted by eleven companies, one Canadian, four British, and six United States companies. Premiums received amounted to $165,605, and claims paid to $74,695. Claims outstanding amounted to $2,456.

An abstract will be found on page cxci.

## LIVE STOCK INSURANCE, 1916.

Live stock insurance was carried on by one Canadian and one British company. The premiums received during the year amounted to $76,084, the losses paid $51,825, with unsettled claims at the end of the year amounting to $7,925.

An abstract will be found at page cxci.

## PLATE GLASS INSURANCE, 1916.

The business of plate glass insurance was transacted by twenty-two companies, viz.: ten Canadian, six British, and six United States companies.

The companies having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of

insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate glass insurance were $271,302, and the total losses paid were $125,296, and there were outstanding at the end of the year unsettled claims amounting to $15,134.

An abstract will be found at page cxcii.

## SICKNESS INSURANCE, 1916.

The business of sickness insurance was carried on by twenty-three companies viz.: eleven Canadian, eight British, and four United States companies.

Premiums received amounted to $744,132, and claims paid to $415,831. Amount of unpaid claims at the end of the year was $93,831.

In addition to the twenty-three companies above referred to, five fraternal societies, licensed by this department, viz., the Independent Order of Foresters, the Ancient Order of Foresters, the Canadian Order of the Woodmen of the World, the Catholic Mutual Benefit Association, and the Royal Guardians, pay sick benefits to such of their members as stipulate therefor in the application for membership. In the case of the Ancient Order of Foresters, these benefits are paid partly through the lodges and partly by the Subsidiary High Court. The premiums received in Canada for sickness and funeral risks by these fraternal societies amounted to $365,669 and the claims paid amounted to $304,999.

An abstract will be found at page cxciii.

## SPRINKLER LEAKAGE INSURANCE, 1916.

Sprinkler leakage insurance was carried on by eight companies—three British and five United States companies. The premiums received during the year amounted to $51,823, and the losses paid to $25,753 with $5,125 losses outstanding at the end of the year.

An abstract will be found at page cxciii.

## STEAM BOILER INSURANCE, 1916.

This class of business was carried on by six companies—two Canadian and four United States companies. The total premiums received amounted to $199,017, and the claims paid, to $5,384, with $997 unsettled claims outstanding at the end of the year.

An abstract will be found at page cxciv.

## TITLE INSURANCE, 1916.

The Chartered Trust and Executor Company is licensed by this Department to transact the business of "Title insurance" as defined in the Company's Act of incorporation.

The total premiums received during the year amounted to $50, and no losses were incurred.

An abstract will be found at page cxciv.

## TORNADO INSURANCE, 1916.

Tornado insurance was carried on by fifteen companies—one Canadian, one British and thirteen United States companies, the total premiums received being $48,564, and the losses paid, $22,233, with $1,864 unsettled losses at the end of the year.

An abstract of tornado insurance will be found on page cxciv.

SESSIONAL PAPER No. 8

## CLASSIFICATION OF LICENSED COMPANIES AND OF THEIR DEPOSITS.

At the present date (June 1, 1917), there are one hundred and eighty (180) companies under the supervision of this Department. The nature of the business transacted by them is as follows:—

| | | |
|---|---|---|
| Number of companies doing | life insurance | 59 |
| " " | life insurance, assessment plan | 3 |
| " " | fire insurance | 86 |
| " " | accident insurance | 24 |
| " " | combined accident and sickness | 6 |
| " " | guarantee insurance | 18 |
| " " | steam boiler insurance | 6 |
| " " | plate glass insurance | 22 |
| " " | burglary insurance | 13 |
| " " | registered mail, etc., insurance | 11 |
| " " | sickness insurance | 28 |
| " " | title insurance | 1 |
| " " | tornado insurance | 15 |
| " " | live stock | 2 |
| " " | hail insurance | 15 |
| " " | automobile insurance (including fire risk) | 20 |
| " " | automobile insurance (excluding fire risk) | 24 |
| " " | sprinkler leakage | 8 |
| " " | fly wheel, lightning, explosion, etc | 5 |

The deposists for the protection of policyholders, held by the Honourable the Receiver General in trust for these companies, at May 1, 1917, amounted to $96,832,110.27 in securities, as follows:—

| | |
|---|---|
| Canadian government securities | $12,761,314 34 |
| Canadian provincial securities | 10,453,201 69 |
| British government securities | 1,198,364 30 |
| British colonial securities | 1,625,407 18 |
| United States bonds | 210,000 00 |
| New York State bonds | 151,000 00 |
| Massachusetts bonds | 1,875,000 00 |
| Rhode Island bonds | 100,000 00 |
| California State bonds | 91,000 00 |
| Japanese government bonds | 35,971 33 |
| Belgian government bonds | 164,320 20 |
| Montreal harbour bonds | 170,000 00 |
| Canadian municipal securities | 54,957,227 59 |
| Bank stock | 20,000 00 |
| Loan companies' debentures | 1,214,599 97 |
| Canadian railway securities, guaranteed | 11,218,606 32 |
| District of Columbia bonds | 30,000 00 |
| French rentes | 556,097 35 |
| Total | $96,832,110 27 |

There was also deposited with Canadian trustees, in conformity with the Act, $28,870,977.42 making a total of $125,703,087.69 for the protection of policyholders, being an increase since last report of $6,557,255.51.

The distribution of the total sum of $125,703,087.69 held, as above mentioned for the protection of policyholders among the different classes, is as follows:—

| | |
|---|---|
| Life | $ 91,294,232 21 |
| Fire | 14,801,236 17 |
| Fire and miscellaneous | 15,922,885 33 |
| Accident, guarantee, plate glass, etc | 3,684,733 98 |
| | $ 125,703,087 69 |

The total amount of premiums received in Canada for all forms of insurance, excluding life insurance, was $ 37,078,986 of which $8,602,131 was received by Canadian companies, and $28,476,855 by British, United States and other companies. The following summary shows the distribution of the premiums to the various classes:—

PREMIUMS 1916 (EXCLUDING LIFE).

| | |
|---|---|
| Fire | $ 27,783,852 |
| Automobile (including Fire Risk) | 341,944 |
| Automobile (excluding Fire Risk) | 567,559 |
| Personal Accident | 1,535,428 |
| Combined Accident and Sickness | 585,775 |
| Guarantee | 799,010 |
| Plate Glass | 271,302 |
| Steam Boiler | 199,017 |
| Burglary | 118,673 |
| Sickness (so far as separate return made) | 1,109,801 |
| Inland Transportation | 165,605 |
| Employers' Liability | 1,930,198 |
| Sprinkler Leakage | 51,823 |
| Title | 50 |
| Live Stock | 76,084 |
| Hail | 1,430,866 |
| Explosion | 63,435 |
| Tornado | 48,564 |
| Total | $ 37,078,986 |

Or dividing them according to the nationalities of the companies:—

| — | Canadian Companies. | British and Colonial Companies. | United States and other Companies. | Totals. |
|---|---|---|---|---|
| | $ | $ | $ | $ |
| Fire | 4,817,876 | 14,294,803 | 8,671,173 | 27,783,852 |
| Accident | 737,334 | 467,456 | 330,638 | 1,535,428 |
| Combined Accident and Sickness | 468,216 | ..... | 117,559 | 585,775 |
| Automobile (including Fire Risk) | 6,646 | 103,610 | 231,688 | 341,944 |
| Automobile (excluding Fire Risk) | 260,649 | 230,312 | 76,598 | 567,559 |
| Burglary | 50,746 | 145 | 67,782 | 118,673 |
| Employers' Liability | 634,409 | 1,080,593 | 215,196 | 1,930,198 |
| Explosion | 6,515 | ..... | 56,920 | 63,435 |
| Guarantee | 235,866 | 238,265 | 324,879 | 799,010 |
| Hail | 322,457 | ..... | 1,108,409 | 1,430,866 |
| Inland Transportation | 18,619 | 62,545 | 84,441 | 165,605 |
| Live Stock | 50,692 | 25,392 | ..... | 76,084 |
| Plate Glass | 100,179 | 78,082 | 93,041 | 271,302 |
| Sickness | 768,313 | 185,294 | 156,194 | 1,109,801 |
| Sprinkler Leakage | ..... | 1,076 | 50,747 | 51,823 |
| Steam Boiler | 122,807 | ..... | 76,210 | 199,017 |
| Title | 50 | ..... | ..... | 50 |
| Tornado | 757 | 871 | 46,936 | 48,564 |
| Totals | 8,602,131 | 16,768,444 | 11,708,411 | 37,078,986 |

## RULES AND REGULATIONS REGARDING THE ACCEPTANCE OF SECURITIES OFFERED FOR DEPOSIT BY INSURANCE COMPANIES, ETC., ETC.

The following extracts from Orders in Council, Minutes of the Treasury Board, etc. (all of which have been previously published), are here collected for convenience of reference:—

*Particulars of Securities offered for Deposit.*—All applications for the acceptance of bonds or debentures, whether as original deposits or in exchange for securities which the applicants desire to have released, must be accompanied by a statement giving full particulars of the securities offered for acceptance under the following headings, viz.:—

" Date, date of maturity, place of payment of principal, rate of interest,—how payable, i.e., yearly or half yearly, date and place of payment of interest, market value at time of application for acceptance, and, if not quoted in the market, the price at which purchased by the company and date of such purchase.

" Also as regards municipalities whose bonds or debentures are offered:

" The population, assessed value, rate of taxation, assets, total debenture indebtedness, and all other liabilities, income and expenditure for the last fiscal year, and any other details in the possession of the company which would be of assistance in determining the value of the securities offered for acceptance.

" The Board desire to be in possession of all possible information in relation to such securities in order that they may be in a position to give the matter proper consideration." (T.B., Nov. 9, 1888.)

*Railway Debentures.*—" The Board are of opinion that they cannot accept as a deposit the bonds of any railway company, unless guaranteed directly or indirectly by the Canadian Government (T.B., Oct. 27, 1890), *or by any province of Canada, or by the United Kingdom or any British Colony; or by the Government of any foreign country if the company depositing the same is incorporated in such foreign country.*" (*Insurance Act, 1910, sec. 15.*)

*Loan Companies' Bonds.*—The Board had under consideration a memorandum from the Superintendent of Insurance with reference to the application of the Land Mortgage Companies' Association of the province of Ontario to have the debentures of loan companies accepted by the Government as deposits on behalf of insurance companies in which he reports that the said association is composed of incorporated loan companies or societies authorized to lend money on real estate in the province of Ontario, and all such companies or societies are eligible for membership upon payment of certain fees; that the loan companies which compose the said association may be divided into the following classes:—

I. Companies incorporated under the provisions of the statutes of the province of Canada, 9 Victoria, chap. 90, consolidated in chapter 53 of the Consolidated Statutes of Upper Canada, included in chapter 184 of the Revised Statutes of Ontario (1914), and commonly known as " The Loan and Trust Corporations Act."

II. Companies incorporated under the " Canada Joint Stock Companies' Act, 1877," now known as " The Companies Act," being chapter 79 of the Revised Statutes of Canada (1906).

III. Companies incorporated under special Acts of the Legislature of the province of Canada or of the Parliament of the Dominion of Canada.

IV. Companies incorporated under the "Ontario Joint Stock Companies" Letters Patent Act, 1874,' being now chapter 187 of Revised Statutes of Ontario, 1914, commonly known as "The Ontario Companies Act."

V. Companies incorporated under the English Companies' Act, and licensed to transact business in Canada under 37 Victoria, chapter 49 (now Part IV of "The Companies Act," chapter 79 of the Revised Statutes of Canada).

The Board, after careful consideration of the report of the Superintendent of Insurance as to the class of securities upon which the above companies can invest their funds, and as to the borrowing powers of the said companies, direct that the debentures and debenture stock of such companies, belonging to the said association, as meet the requirements hereinafter set forth, may be accepted as deposits on behalf of the insurance companies, at such rate as the Treasury Board may see fit to place upon them not, however, to exceed the value usually placed upon municipal securities, viz., 90 per cent of the par value thereof when the market value is at least equal to such par value or 90 per cent of the market value when the market value is less than the par value.

(*The rate of acceptance has since been changed to 95 per cent of the market value at the time of deposit, such accepted value in no case to exceed par. See below T.B., June 14, 1900.*)

The requirements above referred to are as follows:—

1. The company shall have kept strictly within the powers in relation to borrowing and investment conferred upon it by the Act under which it is incorporated.
2. It shall have a paid-up capital of at least $500,000.
3. It shall have been in successful operation as a loan company for not less than ten years.
4. It shall have a reserve fund amounting to not less than 25 per cent of its paid-up capital.
5. Its stock shall have a market value of not less than par.

The Board also direct that every application on behalf of an insurance company for the acceptance of any such debentures or debenture stock as herein above provided shall form the subject of a special reference to the Treasury Board, and that the company shall supply, for the information of the Board, all necessary particulars, including a statement of the borrowing powers and powers of investment of the loan company whose securities are offered as a deposit, and a statement showing in detail the nature of the investments of such loan company, all properly verified. (T.B., October 16, 1896.)

*No assurance of acceptance of bonds by the Treasury Board.*—The Superintendent asks the decision of the Board upon the following questions, viz.:—

"Will the Board inform a company desirous of purchasing certain bonds or securities whether they will be accepted or not as a deposit in the event of their being purchased?"

* * * * * * * * * * * * *

"The Board, after deliberation, are of the opinion that they cannot give any assurance to any company that securities will or will not be accepted in the event of their being purchased." (T.B., April 1, 1889.)

*Deposit Receipts.*—"The Board direct that deposit receipts be not accepted in any case as a deposit on behalf of any company." (T.B., January 25, 1888.)

*Bank Stocks, etc.*—"Bank stock or shares in any private company will not be accepted." (O.C., January 17, 1876.)

*Registered Bonds as Deposits.*—" When registered bonds are received as deposits they must be registered in the name of the Receiver General. Bonds registered in the name of a company accompanied by an assignment in favour of the Receiver General, will not be accepted. When registered bonds are intended to be used as a deposit, they should, before being forwarded to this Department be registered thus—in the name of ' The Receiver General of Canada in trust for (giving the name of the company) being part of the deposit made by the company with said Receiver General, in pursuance of the statutes of Canada in that behalf '." (T.B., July 13, 1891.)

*Deposit and Registration of Bonds with financial agents in England.*—" The Minister recommends that such securities be transferred to and registered in the names of the High Commissioner for Canada and the Manager for the time being of the Agency of the Bank of Montreal in London, England." (Approved by O.C. February 3, 1893.)

*Foreign Municipal Securities.* — " The Board are of the opinion that no municipal securities other than Canadian should be accepted for deposit under the Insurance Act." (T.B., January 30, 1894.)

*Exchange of Securities deposited with the Receiver General.*—" The Board establish the following rule, viz., that bonds or securities of any kind deposited with the Receiver General can be released and withdrawn only upon the deposit with the Receiver General of an adequate amount of other securities satisfactory to the Board." (T.B., October 28, 1899.)

*Municipal and other Securities as Deposits.*—" The Board on the report of the Superintendent of Insurance, direct as follows:—

(1) That Canadian municipal securities, Montreal Harbour bonds, Canadian Pacific Land Grant bonds, United States state securities and loan companies debentures (where such securities are in all respects acceptable to the Treasury Board) be hereafter accepted at 95 per cent of their market value at the time of deposit, such accepted value in no case however to exceed par.

(2) That all securities of the classes mentioned in the preceding clause (1) which have been heretofore deposited and are still in the hands of the Dominion Government at Ottawa, or in the hands of the Bank of Montreal, London, England, on behalf of the Government, be revalued upon the basis set out in said clause (1).

(3) That for the purpose of such revaluation the various insurance companies by which such securities have been deposited be required to furnish from time to time when called for by the Superintendent schedules thereof giving the full particulars of such securities, including their par and market values, such par and market values to be certified to by a competent valuator or appraiser." (T.B., June 14, 1900.)

*Respecting quality of paper and type used in bonds to be hereafter deposited with the Receiver General.*—The Board had under consideration reports from the Comptroller of Dominion Currency and the Superintendent of Insurance in reference to the quality of the paper upon which bonds for deposit with the Receiver General are engraved, lithographed or printed, and also in reference to the quality of type used for such purpose.

From the reports above referred to, it appears that there are now on deposit with the Receiver General in the custody of the Comptroller of Dominion Currency, bonds and debentures to the amount of more than $38,000,000, which are held under and for the purposes of the Insurance Act; that of these securities about 65 per cent are municipal, the greater portion of which have half-

yearly or yearly coupons attached; that in some cases the principal is payable in yearly or half-yearly instalments, such instalments being sometimes represented by coupons attached to the bond, and sometimes by separate bonds; that these bonds and debentures have, when deposited, periods to run varying from two or three years to fifty years, and all such must be handled at least once and generally twice each year, and that notwithstanding the greatest care, the removal from the box containing them, unfolding, cutting and refolding and replacing them must of necessity to a certain extent wear and injure them, and hence the necessity of having all bonds, when deposited, in such sound condition that they may be reasonably expected, notwithstanding the unavoidable wear and tear, to hold together until the date of maturity; that many of the debentures now held are of the commonest kind of paper; that the coupons attached from constant handling, are frequently torn, and that many of those on the debentures recently taken have been in such bad condition that they had to be patched before they were put into the vault.

In view of the above representations, and on the recommendation of the Superintendent of Insurance, the Board direct, that of the securities hereafter offered for the above named purposes only such be accepted as are either engraved, lithographed or printed in clearly legible type on tough, durable paper: Provided, however, that for good and sufficient cause shown bonds not meeting the foregoing requirements may be temporarily accepted.

The Board further direct that a copy of this Minute be sent to every licensed insurance company, and also that the Minute be published by the Superintendent of Insurance in his annual report. (T.B., June 5, 1908.)

*Deposits by British or Foreign Companies in respect of Hail Insurance Business.*—The Board direct that all such companies be notified that hereafter deposits in respect of the business of hail insurance will be required to be at all times maintained to an amount at least equal to fifty per cent of the net hail premiums received in Canada during the preceding calendar year." (T.B., May 19, 1916.)

## LEGAL DECISIONS.

### 1. Fire Insurance.

(*a*) *Stock in Trade—Proofs of Loss—Sufficiency—Absence of Objection—Refusal to Pay Claim—Proof of Value of Goods Insured—Proof of Damage—Extent of Damage—Fraud or False Statement in Statutory Declaration—Evidence—Onus—Statutory Conditions 19 and 20, R.S.O., 1914, ch. 183, sec. 194—Stock-taking—Excessive Estimate of Danmage—Insurance on Household Furniture and Building—Findings of Fact of Trial Judge—Appeal.*

The plaintiff, having effected with the defendants insurance against fire upon his stock in trade, household furniture, and building used as a store and dwelling-house, and damage having been done (as he alleged) by smoke from a fire in an adjacent building, brought this action to recover the amount of his loss.

The plaintiff delivered to the defendants proofs of loss, which were objected to by the defendants as being insufficient, and were supplemented by the plaintiff by the delivery of a statutory declaration exhibiting a copy of a stock-sheet dated the 5th February, a few days before the fire. These were sent to the defendants in a letter in which it was said, "If there is anything further you require you might let me know." No answer was made to this inquiry, and no further complaint was made as to the sufficiency of the proofs:—

*Held*, that it was not open to the defendants to set up the insufficiency of the proofs, if indeed it was open to them to object to the proofs when they had definitely rejected and refused to pay the plaintiff's claim or any part of it.

*Morrow* v. *Lancashire Insurance Co.* (1898-9), 29 O.R. 377, 26 A.R. 173, referred to.

(2) That, upon the evidence, the plaintiff had proved that the stock in the store at the time of the fire was of the value stated in the stock-sheet, about $14,000.

(3) That, upon the evidence, the stock was damaged by smoke.

(4) That the extent of the damage was $2,000.

(5) That the claim of the plaintiff was not vitiated by fraud or false statements in his declaration as to the matters mentioned in statutory condition 18 under section 194 of the Insurance Act, R.S.O. 1914, ch. 183. The onus of proving fraud or false statements was upon the defendants, and there must be clear and satisfactory proof. According to the provisions of the 20th statutory condition, the fraud or false statement must be in a statutory declaration in relation to the particulars mentioned in the 18th condition. In none of the declarations furnished was there any statement that there had been a stock-taking on the 5th February and that the list exhibited showed the result of it; and it was unimportant, so far as the question of the application of the 20th statutory condition was concerned, whether or not there was in fact any stock-taking. It was satisfactorily shown, however, that stock had been taken on the 4th and 5th February and that the stock-list exhibited was the result of it.

(6) That the estimate made by the plaintiff of the damage that had been done to the stock by smoke was an excessive one, but not so excessive as to justify the conclusion that it was dishonestly and fraudulently made. To justify such a finding, the evidence ought, if not such as would warrant a conviction for fraud and perjury, to be at least clear and satisfactory, and to leave no room for any reasonable inference but that of guilt.

*Rice* v. *Provincial Insurance Co.* (1858), 7 U.C.C.P. 548, *Park* v. *Phoenix Insurance Co.* (1859), 19 U.C.R. 110, and *Parsons* v. *Citizens' Insurance Co.* (1878), 43 U.C.R. 261, followed.

(7) That the plaintiff was therefore entitled to recover in respect of damage to the stock and also in respect of damage to the household furniture and building.

Judgment of Sutherland, J., reversed.

April 19, 1916.—Ontario Supreme Court, Appellate Division.—*Adams* vs. *Glens Falls Insurance Company.*—37 O.L.R., p. 1.

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(*b*) *" Direct Loss or Damage by Fire "—Damage Caused by Freezing—" Property Owned by any other Person "—Statutory Condition 6 (a)—Goods not Paid for in Full—Property not Passing—Ownership of Assured—Order upon Insurers for Payment of Portion of Insurance Moneys to Stranger—Right of Assured to Recover—Protection of Rights of Strangers—Payment into Court—Notice.*

In an action upon a policy insuring against fire the furniture and fittings of an " ice-cream parlour," it appeared that the fire in respect of which loss was alleged occurred in winter, and did not spread above the floor of the " parlour." In order to confine it below, the pipe and door of the furnace were taken off, with the result that the water froze in the pipes and plumbing fixtures of the fountain and carbonator:—

*Held*, that the damage was the immediate consequence of the fire, and the method adopted of dealing with it, and so was recoverable as " direct loss or damage by fire."

(2) By statutory condition 6 (a) (Ontario Insurance Act, sec. 194), an insurance company is not liable for the loss of property *owned* by any other person than the assured, unless the interest of the assured is stated in or upon the policy. The policy insured the fountain and attachments, " the property of the assured," and these were injured in consequence of the fire:—

*Held*, that the plaintiff was entitled to recover for this portion of the loss, notwithstanding that these articles were not paid for in full, and that by the sale-agreement the ownership was not to pass to the plaintiff until payment in full—that agreement also providing that the goods were to be at his risk, and that he was to keep them insured " with loss payable to the vendors as their interest may appear." The articles were his " property " in the popular sense; and " owner " is not synonymous with " holder of an exclusive title."

(3) The plaintiff had given an order upon the defendants to pay M. a sum of money out of the amount due upon the policy:—

*Held*, that whether the order divested the plaintiff of the right to sue for that sum and vested it in M. could not be decided in the absence of M.; and, so far as appeared, the plaintiff's right to sue was not affected.

It was ordered that the whole amount found due by the defendants should be paid into Court, and should not be paid out except on notice to M. and also to the vendors of the fountain and accessories.

June 21, 1916.—Ontario Supreme Court.—*Drumbolus* vs. *Home Insurance Co.*—37 O.L.R., p. 465.

(c) *1. Corporations and Companies* (§ VI D—337)—*Winding-up—Leave to proceed with dismissed action—Insurance claim.*

A County Court Judge has no power to reinstate an action upon an insurance policy which stood dismissed for non-compliance with an order for security at the time a winding-up order was in force against the insurance company; nor should a King's Bench Judge grant leave under sec. 22 of the Winding-Up Act (R.S.C. 1906, ch. 144,) to proceed with such action, particularly where the claim, meantime, has become barred by limitations under a condition in the policy.

Appeal from the judgment of Metcalfe, J., granting leave to proceed with an action reinstated after dismissal, against an insurance company in liquidation. Reversed.

May 29, 1916.—Manitoba Court of Appeal—*Goldrich* vs. *Colonial Assurance Co.* 28 D.L.R., p. 542.

(d) *Religious Societies* (§ III A—21)—*Conveyances to—Church Lands Act—Insurance.*

Even though the form set forth in sec. 1 of the Church Lands Act, R.S.M. 1913, ch. 31, is not exactly followed, the statute applies to land conveyed to trustees and their successors and assigns in trust for a church congregation, if the name of the church or congregation is set forth in the conveyance; the trustees, though not a corporation, may hold the land and may procure the insurance of buildings on the land. (Per Howell, C.J., Cameron and Haggart, J. J.). No opinion on this point was expressed by Richards, J. It was held by Perdue, J., that the form set forth in the Act must be strictly followed).

Appeal by defendant from the judgment of Galt, J., in favour of plaintiff in an action upon a policy of insurance. Reversed.

Oct. 11, 1916.—Manitoba Court of Appeal.—*Trustees of Greek Catholic Ruthenian Church* vs. *Portage La Prairie Farmers' Mutual Ins. Co.*—31 D.L.R. p. 33.

(e) *Additional license fee—"Name of any other insurance company"—Fictitious name.*

The name of a fictitious association under which a policy is issued by an insurance company is not "the name of any other insurance company or association," so as to make it liable to an additional fee within the meaning of sec. 2 (g), of the St. John City Assessment Act (N.B.), 3 Geo. V. (1913), ch. 55, as amended by 5 Geo. V. (1915), ch. 94, requiring every insurance agent who issued a policy of any company and causes or permits it to be represented upon the name of any other insurance company or association, whether the same be connected with responsibility under the policy or not, to pay a fee of $100 for each company or association he represents.

SPECIAL case agreed upon, viz.: Is the plaintiff liable to pay, under ch. 94, 5 Geo. V., an Act in further amendment of the St. John City Assessment Act 1909, the additional fee of $100 paid by him under protest, by reason of issuing policies of the National Fire Insurance Co. of Hartford, Connecticut, with the name "Atlantic Fire Underwriters' Agency" printed thereon, the National having paid its license fee?

November 26, 1915.—New Brunswick Supreme Court, Appellate Division—*Howard* v. *City of St. John.* 27 D.L.R., p. 131.

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(f) 1. *Insurance* (§III E 1—92)—*Statutory Conditions—Against keeping coal oil—Binding effect.*

Fire insurance is subject, in the Province of Quebec, to certain statutory conditions, and it is required that they shall be endorsed upon policies. Every application is, therefore, impliedly for insurance subject to such conditions, except as varied by the parties under conditions which permit such variation, and noted upon the policy. It is not necessary for the insurer to notify the insured of any particular in which the policy differs from the application.

2. *Insurance* (§V. B. 3—190)—*Knowledge of Agent as affecting Conditions—Waiver.*

Knowledge by the insurer's soliciting agent that coal oil in large quantities was kept on the premises, contrary to a condition of the policy, does not constitute notice of that fact to the insurer; nor does knowledge of that fact prior to the insurance imply knowledge that it would be so kept afterwards, and is not equivalent to a waiver of the condition.

3. *Insurance* (V. B. 3—190)—*Waiver—Agent's Offer to adjust—Authority.*

An offer of settlement of an insurance claim by the adjusting agent does not, in the absence of proof of authority to that end, operate as a waiver of any objections which might be urged against the claim by the insurer.

(*Factories Ins. Co.* v. *Laforest*, 24 Que. K.B. 543, affirmed.)

Appeal from the judgment of the Court of King's Bench, appeal side (24 Que. K.B. 543), reversing the judgment of Pouliot, J., at the trial, in the Superior Court, District of Arthabaska, and dismissing the plaintiff's action with costs.

May 2, 1916.—Supreme Court of Canada—*Laforest vs. Factories Insurance Co.*—30 D.L.R., p. 265.

(*g*) *1. Insurance*—(§VI D 1—371)—*Interest in proceeds—Mortgagee—Joinder of parties.*

A mortgagee named as the beneficiary in a policy of fire insurance, to the extent of his interest in the property insured, has a *locus standi* to take suit against the insurance company in case of loss by fire. In most cases the Court will insist upon the mortgagor being made a party to the proceedings, but under certain circumstances, as for instance, where the mortgagor assigns to the mortgagee the balance of the insurance moneys over and above the amount of the mortgage, the Court will not insist upon the assured being joined.

*2. Insurance*—(§VI. A—249)—*Assignment to mortgagee—Notice to agent.*

Notice of the standing of the mortgagee as assignee of the surplus insurance moneys was held sufficient when given to the local agents of the insurance companies concerned.

(*Laidlaw* v. *Hartford*, 24 D.L.R. 884, reversed.)

June 30, 1916.—Alberta Supreme Court, Appellate Division—*Laidlaw vs. Hartford Fire Insurance Co.*—29 D.L.R., p. 229.

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(*h*) *Assurance—Fidélité—Interprétation de condition de la police—Clause vague—Reddition de compte—Compromis—C. civ., art. 1019, 1713, 1961.*

*1.* La clause dans un contrat d'assurance contre l'infidélité des employés, qui dit que le " patron est tenu, si la compagnie l'exige, de traduire l'employé devant les tribunaux" sans déclarer si c'est devant les tribunaux civils ou criminels, est vague et doit être interprétée contre la compagnie d'assurance qui a stipulé cette condition.

*2.* Le mandant qui attend, pour demander a son mandataire concussionnaire de lui rendre compte, que le délai que la loi accorde à ce dernier pour le faire soit expiré, ne se rend coupable d'aucune négligence pouvant mettre en péril son recours contre une compagnie d'assurance en vertu d'une police contre l'infidélité de son agent.

*3.* Ce même mandant ne compromet pas non plus ses droits contre cette compagnie, s'il cherche à recouvrer une partie de sa créance contre son mandataire en faisant avec lui un concordat.

*4.* mai 1916.—Cour Supérieure—*Quebec Fire Assurance Company vs La Prevoyance, compagnie d'assurance.*—L., Q.R., p. 300.

(*i*) *1. Landlord and Tenant* (*§11 C—24*)—*Holding over term—Renewal—Lease of corporation—Seal.*

In order to establish a tenancy from year to year, or the tacit renewal of the term, there must be a valid lease for a year at least, and a holding over by consent of the parties, from which the continuance could be implied; a verbal lease for the term of a year, entered into by an official of a non-trading corporation without the corporate seal and not under a by-law, creates no valid tenancy capable of an implied renewal by holding over and the holding over creates no liability except for use and occupation.—(*Finlay* v. *Bristol & Exeter R. Co.*, 7 Ex. 409, followed.)

*2. Insurance* (*§I D—22*)—*Powers of Agents—Lease—Corporate seal.*

The provisions of the Companies' Act (R.S.M. 1913, ch. 35), do not apply to a company incorporated under the Mutual Fire Insurance Act, R.S.M. 1913, ch. 101, and the powers of its officers and agents to bind the company must be gathered from the latter Act, or as they exist at common law; an agent's

authority to make a lease of an office for the company's use, or an agreement for such lease, is not within the term " regulations " mentioned in sec. 27 of the Mutual Fire Insurance Act; to constitute a valid lease it must be under the corporate seal.

*3. Insurance (§I A—7)—As trade or commerce—Mutual companies—Powers.*

The business of insurance carried on by a mutual benefit association not for the sake of profit, is neither trade nor commerce, and, therefore, the common law powers of agents of trading corporations are not applicable to a company or association of that kind.

(*Citizens Insurance Co.* v. *Parsons*, L.R. 7 App. 96; *Paul* v. *Virginia*, 75 U.S. 163, applied.)

May 11, 1916.—Manitoba Court of Appeal—*Richardson* v. *Urban Mutual Fire Insurance Co.*—28 D.L.R., p. 12.

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*(j) Warehousemen (§I—9)—Defective insurance policy—Liability for loss.*

Failure on the part of a warehouseman to examine policies of insurance placed by him upon goods bailed with him, to see that they contain a sufficient description of the buildings in which the goods are placed, is gross negligence, and where the insurance company escapes liability for loss occasioned by fire on the ground that the description of the buildings was inaccurate, the warehouseman is liable for the full amount of the loss.

May 2, 1916.—Manitoba Court of King's Bench—*Wright* vs. *Standard Trust*—29 D.L.R., p. 391.

## 2. Accident Insurance.

*(k) Employers' liability—"Damages"—Workmen's Compensation—Settlements.*

The word " damages " has the universal meaning of recompense for wrong done; an insurance policy, purporting to indemnify an employer against " liability imposed by law for damages " on account of injuries to employees, covers not only claims for damages at common law, but also those under the Workmen's Compensation Acts, and contemplates the reasonable and prudent settlement of such claims by the assured.

(*St. Louis Dressed Beef and Provision Co.* v. *Maryland Casualty Co.*, 201 U.S. 173, followed.)

Appeal from the judgment of Ives, J., in favour of plaintiff, in an action on an insurance policy. Affirmed.

May 10, 1916.—Alberta Supreme Court, Appellate Division—*Chamberlain* vs. *North American Accident Insurance Co.*—28 D.L.R., p. 298.

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*(l) Accident du travail—Electricien—Chute en bas d'un poteau—Interprétation de contrat—C. civ., art. 1019, 1020.*

Un contrat d'assurance, par lequel l'assureur assume les risques d'accidents pouvant survenir à des ouvriers à l'occasion de travaux " d'installation de fils électriques à l'intérieur et à l'extérieur des édifices," ne couvre pas les accidents auxquels s'expose un ouvrier en travaillant au posage ou au déplacement de fils électriques sur des poteaux.

20 oct., 1916.—Cour Supérieure—*Goulet et autre* vs. *The Merchants' and Employers' Guarantee and Accident Company.*—L., Q.R., p. 473.

(*m*) *Insured injured by reason of jump from moving train—Indirect result of intentional act—Voluntary or negligent exposure to unnecessary danger—Ontario Insurance Act, R.S.O. 1914, ch. 183, sec. 172 (1).*

The plaintiff, having a ticket entitling him to be carried on a railway to K. station, deliberately took passage on a train which he knew did not stop at that station, relying upon being able to alight at a point near there, where trains usually stopped. The train, however, did not stop at that point, and he jumped from the train, which was travelling at a speed of from 8 to 12 miles an hour, fell, and was injured:—

*Held*, that he was not entitled to recover upon a policy of accident insurance; the injury was " the indirect result of his intentional act," that act " amounting to voluntary or negligent exposure to unnecessary danger ": Ontario Insurance Act, R.S.O. 1914, ch. 183, sec. 172 (1).

*Dictum* of Sedgewick, J., in *Canadian Railway Accident Insurance Co.* v, *McNevin* (1902), 32 S.C.R. 194, not followed.

Appeal by the defendants from the judgment of the County Court of the County of Carleton, in favour of the plaintiff, for the recovery of $650 upon a policy of accident insurance, for the loss of a hand, which was caused by the plaintiff falling when jumping from a moving train.

Feb. 18, 1916.—Ontario Supreme Court, Appellate Division—*Martin* vs. *Protective Association of Canada.* 36 O.L.R., p. 19.

(*n*) *Bodily Injury—Accidental Means—Recurrence of Former Disease by Reason of Accident—Warranty of Health—Disability caused exclusively by Accident—" Total Disability "—Findings of Fact of Trial Judge—Appeal.*

June 9. Meredith, C.J.C.P.:—This is a case of much importance to the parties to it; but, being a case of accident insurance, which, unlike life insurance, is seldom, if ever, for long periods at a time, the case is not of so great general importance; for, if the ruling of the Court be not satisfactory to insurer or to insured, care can be taken so to frame future contracts that they may plainly give only that protection which is desired.

As this case now stands, the plaintiff is entitled to an income of $7,800 a year, it may be (it is said) for life; and all the result of an insurance against accidents for one year, costing $225, and an accident causing no more injury than a sprained wrist. It is quite clear that such results were never contemplated by either party; but it is equally clear that if the parties so contracted they must abide by their contract, irrespective of what steps may be taken by the insurers to avoid such results in the future.

In accident insurance there is no medical or surgical or other examination of the insured, as in life insurance. Instead of that, the insurer frames his contract of insurance in such a manner as he deems may save him from imposition and make him answerable only for such losses as he intends to insure against. In this case a warranty was taken from the insured; and the insurance, in so far as it is said to affect any question now involved, was limited to injury sustained through accidental means, resulting, directly, independently, and exclusively of all other causes, in an immediate, continuous, and total disability, preventing the insured from performing any and every kind of duty pertaining to his profession.

The plaintiff fell from a sleeping berth in a railway carriage, and so sprained his wrist; that was the only immediate effect of the accident, and was an injury which ordinarily should have been quite recovered from in not many months; but the plaintiff's health and strength were at the time, and had been for a long time before, in such a condition that, instead of a rapid recovery, the

plaintiff is yet, and it is said may be for life, in ill health, with an unrestored to health and strength arm, and inability to practise his profession.

It seems to me to be of no great consequence what the exact character of the latent physical weakness may have been; it was there, and it was started into activity, according to the evidence, by the accident. So the case seems to me to depend wholly upon three questions of fact: (1) Was the existence of that weakness a breach of the insured's warranty that he was in sound condition physically? (2) Is the accident the cause of the plaintiff's injury now existing? (3) Is the injury total disability?

The evidence seems to me to support the finding that that weakness at the time the insurance was effected was not within the meaning of the insured's warranty; that it was not that which would ordinarily be considered or called an unsound physical condition. It was, according to the evidence, a disease which had been healed, but which was more likely to recur than to occur if it had not existed before.

Regarding the first question, the cases of actions for negligence so much relied upon seem to me to be apt to hinder rather than help a true finding upon this question of fact. In them the question is not whether the negligence causing the injury was the direct, independent, and exclusive cause of it, but is whether it was a proximate or too remote cause of the injury—a very different question indeed. But it may fairly be found, upon the whole evidence, that the accident which happened was the exclusive cause of the injury from which the plaintiff still suffers, notwithstanding the fact that it would not have caused it but for the pre-disposition to such injury then, and perhaps always, existing in the insured.

Insurers may insist on warranties against the existence of any latent weaknesses or predispositions, or may limit the duration of the payments according to the character of the accident, or adopt other methods of saving themselves against unexpected results such as those which developed in this case; but I cannot say that that has been done by the terms of this policy.

The evidence proves a total disability. When a professional man is rendered incapable of earning anything in the practice of his profession—indeed, when rendered so incapable that it would be useless to attempt to carry it on for any practical purpose—it is a case, substantially, of total disability; and such a case was proved. Total disability such as makes it necessary to give up practice altogether is what the parties meant; they could not have meant that if a dollar a week, for instance, might yet be earned no benefit should be derived from the insurance.

No conclusion which is reached in this case can be reached with any high degree of confidence in its complete accuracy; it is impossible to find words, and to make terms and conditions which must clearly cover all possible cases; and, when the unforeseen happens in such a way that it is impossible to say that, clearly, it does or does not come within such words, terms, or conditions, regard must be had to all the circumstances bearing upon the question; and sometimes, perhaps, the proper determination may depend on the question upon whom the onus lies. There are, however, fortunately, few cases in which it is impossible to tell whether the case is or is not within the words in question; seldom that a case fails because the parties have not expressed their contract in such words that they can be understood and applied to the case in hand.

And it by no means follows that because the plaintiff is able to recover to-day he must also be able to recover to-morrow: the cause of future may be different from the cause of present disability. The onus of proof that he is totally disabled, as before mentioned, and that that disability is the direct independent, and exclusive of other causes, result of his accident, before mentioned, is always upon him; and the persistence of the disease, or other circumstance, may prevent to-morrow the proof he has been able to make to-day—

proof that the to-morrow existing disability is caused directly, independently, and exclusively by the accident. He has proved sufficiently for the purposes of this action to-day that but for the accident the phthisis would be dormant or otherwise ineffectual; and, that accident being the sole cause of its existing activity, it may, I think, reasonably be said that it is the sole, direct, independent, and exclusive cause of the plaintiff's present disability within the meaning of the words in the parties' contract. If the phthisis had been active at the time of the accident, if it had not been brought into activity by the accident, I do not see how it could reasonably be contended that, for any time beyond the usual duration of disability from such a sprain, damages could be recovered. Phthisis alone would drive the subject to the woods of Ontario, as the plaintiff has been driven, and should totally disable him from manipulating the noses, throats, eyes, and ears of patients; and there is nothing in the evidence to indicate that the plaintiff can yet practise his profession in any other profitable way. If without the exciting or depressing cause, whichever one may choose to call it, brought about by the accident, the disease would have asserted itself, either with or without another exciting or depressing cause, how could it be said that the total disability was not occasioned by the disease but that it was caused by the accident; and the onus of proof is, as I have said, always on the plaintiff.

This appeal is dismissed.

Riddell, J.:—This is an appeal from the judgment of Mr. Justice Middleton (1916), 35 O.L.R. 280: and it involves an interpretation of a contract of very common occurrence. Were it a case of less importance, I should be content to adopt without further comment the conclusions of the learned trial Judge, and so dismiss this appeal.

But the advance of knowledge raises and will continue to raise novel contentions: and what is a commonplace at one time becomes a matter of great controversy at another. Until very recently the main ground of dispute of liability here would not have been thought of: or, if thought of, would have received scant consideration—but *tempora mutantur et nos mutamur in illis.*

The plaintiff, a doctor of medicine, a specialist in diseases of the eye, ear, nose, and throat, took out an accident policy with the defendants, an accident insurance company. In most accident insurance policies, the beneficiary is entitled only to payment for a limited time (usually one year or less), but this company finds its account in making its policies perpetual, that is, for the life of the patron who may be injured. No doubt, this forms a strong inducement to those desiring accident insurance, to prefer this company.

In the application, the duties of his occupation are described as "special work on eye, ear, nose, and throat," and the insurance was against "bodily injury sustained . . . through accidental means . . . and resulting directly, independently, and exclusively of all other cuases in an immediate, continuous, and total disability that prevents the insured from performing any and every kind of duty pertaining to his occupation."

The plaintiff was thrown from an upper berth in a sleeping-car, and thereby sprained his wrist severely—it is not contended by the defendants that this was not an injury within the meaning of the policy—and, had the injury healed within a short time, no doubt the company woul have paid the $150 per week without demur.

But the injury did not heal, it is not yet healed, and it is doubtful whether it will ever be much improved—the company find themselves charged with an obligation to pay $150 per week for years, perhaps until the death of the plaintiff; and hence they dispute liability.

I agree with my brother Middleton that there is no substantial basis for the defences set up originally; the plaintiff has acted properly in all respects,

and the delay in recovery is no fault of his. Nor is there substance in the claim that the plaintiff is syphilitic—the cause of the delay in recovery must be sought elsewhere.

Several medical men of eminence were examined at the trial; without at all reflecting on any other, it seems to me that the evidence of Dr. Anderson gives the most satisfactory explanation. He says that some time ago, probably some ten or fifteen years before the accident, there had been a tuberculous condition of part of the pleura, probably the apex of the left lung: any tubercular mass had become encysted so as to leave no apparent disease—the patient would be quite well, wholly unconscious of any trouble, danger, or disease: and there would be no danger of another outbreak proceeding from the original disease.

But an accident happens, tissues are injured, a lessened resistance to the "germs" occurs, these, otherwise innocuous, find a *nidus* into which to intrude and in which to become active.

"Q. An injury here produced a point of lessened resistance, and this tubercular condition, if it is present in that injury, is present because some germs that otherwise would never have demonstrated themselves at all had been stirred into life again—is that a fair way to put it?—A. Well, I would put it the injury to the tissue first, and the germs secondarily.

"Q. Quite so? A. That is, that it produced a lessened resistance of these tissues that were injured, allowed the germs to become implanted and active again."

I can see no difference between this case and the case of an injury causing a break in the skin and thereby allowing some of the germs which are practically always and everywhere floating around to enter and set up a similar condition. How is a "lessened resistance" of tissues, without a breach of continuity of the skin allowing germs which may be in the blood to enter and set up or continue an inflammatory condition, different from a lesion of the skin allowing similar germs which may be in the air to enter with the same result? In the latter case counsel for the appellant in *Britions Limited* v. *Turvey*, (1905) A.C. 230, at p. 231; admitted that the disability would be caused by the accident, "if there had been an abrasion by accident and the bacillus entered through the abrasion."

Until a comparatively recent day no one knew anything about the tubercle bacillus, and such affections as are now known (so far as such matters are known) to be due to the invasion of a bacillus were supposed to be due to exposure to the air. Would any one in that state of theory—knowledge if you will—say that the air was a contributing cause of the disability? And is the meaning of words to be changed by the change of medical theory?

We must interpret this document on common sense principles: no one could, when obtaining accident insurance, imagine that he was guaranteeing the company against the present, accidental and temporary or otherwise, of tubercle bacillus or any other bacillus or spirillum in his system. We must interpret the language of this contract "in its ordinary and popular meaning. The use of language preceded scientific investigation:" *per* Lord Halsbury, L.C., in *Britons Limited* v. *Turvey*, (1905) A.C., 230, at pp. 232, 233.

That this disability has as a cause the accident, cannot be disputed. In *Drylie* v. *Alloa Coal Co. Limited*, (1913) Sess Cas. 549, a miner was, by reason of an accident to a pump, compelled to stand for some time in cold water, exposed to a current of cold air. This reduced his vitality and permitted the pneumococci which are everywhere, to overcome the resistance of the tissues; pneumonia set in and the man died. The arbitrator held that the pneumonia was caused by the occurrence; and, of the seven Judges, six agreed with him—Lord Salvesen alone thinking that there must be some direct lesion. This case was approved in *Coyle or Brown* v. *John Watson Limited*, (1915) A.C. 1, by the House of Lords. In that case a miner was exposed to a cold current of air which

" brought on pneumonia," and it was held that the death was the result of the exposure.

I do not know of any difference between the case of a tubercle bacillus and a pneumococcus—it is said you cannot have tuberculosis without the former or pneumonia without the latter. And I can see no difference in law between an accident weakening the power of resistance of the tissues and allowing the pneumococcus to enter and an accident of another kind weakening the power of resistance of the tissues and allowing the tubercle bacillus to enter—the bacillus of either kind could not fairly be called a cause within the meaning of this policy.

It is to be noticed that in both the pneumonia cases, the coccus did not enter by an external lesion, but attacked the tissues in the same way as the bacillus in the case now under consideration.

The case of *Brintons Limited* v. *Turvey*, (1905) A.C. 230, contains much of value. A workman engaged in sorting wool contracted anthrax, which caused his death. " According to the medical evidence and theory," an anthrax bacillus passed into his eye, thereby infecting him with that terrible disease, and causing his death. The County Court Judge held that the entry of the bacillus was an accident: his decision was affirmed by the Court of Appeal and the House of Lords. Lord Halsbury gives examples of what he would call accidents (p. 234): " A workman . . . . spills some corrosive acid on his hands; the injury caused thereby sets up erysipelas—a definite disease: some trifling injury by a needle sets up tetanus." No one in the present state of medical science doubts that erysipelas and tentanus are germ-diseases like tuberculosis, pneumonia, and malaria.

In answer to the argument or suggestion that the condition of the plaintiff's bodily system was a contributing cause, I asked, " Suppose the plaintiff were " a bleeder "—of the haemorrhagic diathesis, as the technical expression runs—so that a trifling lesion would produce (in the sense of being followed by) excessive haemorrhage, long continued, almost impossible to check, could it be argued that the diathesis was a contributing cause to the continued disability?" Surely such conditions of the body are conditions also, in the logical sense of the word, and not causes.

I adopt also the illustration of Mr. Justice Middleton, p. 285 of the report in 35 O.L.R.

The appeal cannot succeed on this ground.

Then as to the liability—in view of the " duties of his occupation " set out in the application, I think that the disability is total.

The appeal should, in my opinion, be dismissed with costs.

Masten, J.—I agree.

Lennox, J.—This is an important case, as well on account of the large sums of money involved, if the plaintiff should live to be an old man, as the still more important question of determining the principle to be applied in construing insurance contracts of the character here in question.

The learned trial Judge has set out all the revelant provisions of the accident policy of insurance sued on. It is unnecessary to repeat them.

I have read the evidence, and carefully considered the cases referred to by counsel, and some others.

I am of opinion that the judgment in appeal is right, and for the reasons alleged by the learned Judge. I cannot usefully add anything to what is so clearly and cogently stated in the reasons for judgment of the trial Judge.

The appeal should, I think, be dismissed with costs.

*Appeal dismissed with costs.*

June 9, 1916.—Ontario Supreme Court, Appellate Division—*Mitchell vs. Fidelity and Casualty Co.*—37 O.L.R., p. 335.

(o) *Accidents du travail—Compagnie d'assurance—Action en garantie—Contrat—Défense—Avis—Condition préalable C. civ., art. 1020, 2478—S. ref., 1909, art. 7321, 7322, 7323, 7329, 7346—4 Geo.* V (*1914*), *ch. 57.*

1. Un accident de peu d'importance et qui ne cause aucun tort appréciable à l'employé ne donne aucun recours à celui-ci en vertu de la loi des accidents du travail.

2. Lorsque dans un contrat fait entre un pâtron et une compagnie d'assurance, en vertu de la loi des accidents du travail, il est stipulé que l'assuré n'aura le droit d'intenter une action sur la police qu'après avoir été condamné à payer des dommages-intérêts à un de ses employés et les lui avoir payés, le patron poursuivi ne peut former une demande en garantie contre la compagnie, lors même qu'il y aurait une autre clause dans le contrat déclarant que si l'assuré est poursuivi en dommages-intérêts pour un accident, la compagnie sera tenue de défendre la cause à ses frais, en se servant du nom de l'assuré.

3. Si la police referme la condition que l'assuré devra donner, sans délai, avis à l'assureur de tout accident arrivé sur ses travaux, ainsi que de toute réclamation à ce sujet, cet avis est une condition préalable à l'exercice de l'action de l'assuré.

4. (M. le juge Cross.) La compagnie d'assurance, ayant refusé de contester elle-même l'action principale, comme elle en avait le droit et ayant nié sa responsabilité en vertu de son contrat d'assurance, ne pouvait demander le rejet de l'action en garantie pour le motif qu'elle était prématurée.

5. Pour établir le capital d'une rente viagère due en vertu de la loi des accidents du travail, il ne faut pas prendre pour unique moyen les tables des compagnies d'assurance donnant la durée probable de la vie, mais aussi les perspectives de la capacité de travailler chez l'ouvrier.

6. Lorsque le capital est payé directement au demandeur, il faut également tenir compte du coût de l'administration de ce capital qu'exigerait une compagnie d'assurance, tandis que l'employé, dans le cas où il touche ce capital, n'a pas à encourir ces frais.

6 mars, 1916.—Cour du Banc du Roi, Montréal—*Moineau* vs. *Antonessa et Employers' Liability Assurance Corporation, Limited*—25, Q.R., p. 334.

## 3. Live Stock Insurance.

(p) *Construction of Policy—Proposal for Insurance—Delivery and Acceptance of Policy—Payment of Premium—Commencement of Period of Liability—Death occurring after Acceptance, from Disease contracted earlier on same Day—Completion of Contract—Mala Fides—Term of Policy.*

The plaintiff sued upon a policy issued by the defendants insuring her against the loss of an animal. She did not ask for or obtain interim insurance. By what was called a "proposal" for insurance, dated the 29th May, 1915, and signed by her, she applied for and obtained the policy, which was dated the 7th June, 1915, and was received by her early in the afternoon of the 8th June; about an hour later, she paid the premium; and the horse died about an hour after that, from an ailment contracted in the forenoon of the same day. The proposal stated that the defendant's "liability commences after payment of the premium and receipt of policy or protection note by the insured;" and she thereby agreed that her declarations therein contained should be the basis of the contract between her and the defendants, "subject to the conditions of the policy." That agreement was recited in the policy; and the contract of the defendants, as set out in the policy, was, that if, after receipt of the policy and payment of the premium for an insurance up to noon on the day of the

expiry (the 7th September), 1915, the animal should during that period die from any accident or disease thereby insured against, occurring or contracted after the commencement of the defendants' liability thereunder, the defendants should be liable to pay to the plaintiff the sum insured:—

*Held*, that the defendants were not liable upon the policy, because the death occurred from disease contracted before the liability began.

*Per* Riddell, J.:—The proposal was not an offer, but a request to the defendants to offer a policy. There was no contract until the policy was offered and accepted.

*Per* Meredith, C.J.C.P., and Riddell, J.:—The plaintiff's lack of good faith in taking the policy and speedily paying the premium without informing the defendants of the changed conditions was fatal to her claim.

Judgment of Latchford, J., who *held*, at the trial, that the policy was for three months and the death was during the currency of the policy, reversed.

June 9, 1916.—Ontario Supreme Court, Appellate Division—*Sharkey* vs. *Yorkshire Insurance Co.*—37 O.L.R., p. 344.

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(*q*) *Insurance—Stallion—Accident or disease—Conditions—Attachment of risk.*

S. applied for insurance on a stallion " for the season " the application in a marginal note stating " term 3 mos." and, in the body of the document, that the insurers would not be liable until the premium was paid and the policy delivered. The policy as issued stated that the insurance would expire at noon on Sept. 7th, and insured against the death of the stallion, after premium paid and policy delivered, from accident or disease " occurring or contracted after the commencement of the company's liability ". The policy was delivered and premium paid before four o'clock p.m. of 8th June; the horse had become sick early that morning and died before six o'clock p.m.

*Held*, affirming the judgment of the Appellate Division (37 Ont. L.R. 344), that the statement in the application " term 3 mos." coupled with that in the policy " date of expiry 7th Sept." did not override the express provision as to commencement of liability and make the risk attach from noon of June 7th; that the liability did not commence until the policy was delivered on June 8th; and as the horse died of an illness contracted before such delivery S. could not recover.

Dec. 11, 1916.—Supreme Court of Canada—*Sharkey* vs. *Yorkshire Insurance Company*—54 Can. S.C.R., p. 92.

## LEGISLATION.

### 1.—Alberta Legislation.

(1). An Act to amend the Municipal Co-operative Hail Insurance Act. (*Assented to April 19, 1916.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:

1. *The Municipal Co-operative Hail Insurance Act* is amended as follows:

1. Section 5: By adding thereto the following subsections:

"(3) The council of any municipality not in the hail insurance district may at any time pass a by-law in the form and according to the procedure prescribed in sub-section 1 of this section, empowering the municipality to unite with the hail insurance district and in the event of the by-law being finally passed shall cause the secretary-treasurer to prepare, certify and forward to the Minister

within thirty days a copy of the said by-law, together with a certified statement of the returning officer of the votes cast for and against the by-law.

"(4) The council of any municipality upon receipt before the first day of October in any year of a petition to that effect signed by not less than twenty-five per cent. of the resident ratepayers of the municipality, shall submit to be voted upon at the then next ensuing annual election a by-law empowering the municipality to unite with the hail insurance district.

"(5) Such by-law shall receive its first and second reading as soon as possible after the receipt of such petition.

"(6) In the event of any such by-law receiving the assent of the majority of the electors voting thereon the council shall on or before the tenth day of January next after such voting, finally pass the said by-law and shall cause the secretary-treasurer to prepare, certify and forward to the Minister during the same month a copy of the said by-law, together with a certified statement by the returning officer of the votes cast for and against the by-law."

2. Section 6, subsection 8: By repealing the same and substituting therefor the following:

"(8) The board may on resolution authorize its chairman and treasurer to borrow from any person, bank or corporation, such sum or sums of money as the board deem necessary for the purpose of carrying on the business of the district other than the payment of indemnities for losses by hail, and such loan shall be a debt owing by the hail insurance district repayable in accordance with the terms of the resolution authorizing the same. Such loan may be secured by a promissory note or notes of the chairman and treasurer given on behalf of the board."

3. Section 9: By striking out the word "first" in the third line thereof and substituting therefor the word "fifteenth".

4. Section 10: By inserting after the word "inclusive" in the fourth line thereof the words "and in the case of fall wheat and rye between the first day of June and the fifteenth day of September, both inclusive", and by repealing subsection 3 thereof and substituting the following.

"(3) It shall be the duty of every inspector employed by the board to appraise and adjust claims for indemnity under this Act, to make every effort to personally see the claimant or in the absence of the claimant his resident representative, and upon the completion of the inspection to secure his written concurrence in the award made by the inspector, and every such statement of concurrence, or the reason for failure on the part of the inspector to secure such concurrence shall be forwarded to the board by the inspector with his report."

And by adding to subsection 4 the following proviso:

"Provided, however, that no claimant shall be entitled to indemnity under this Act for any damage unless the damage exceeds five per cent. of the actual value of the crop insured."

5. Section 12, subsection 1: By repealing the same and substituting therefor the following:

"12. In any year if it is found by the board that the taxes levied in accordance with section 13 together with any surplus that may be on hand from previous years will not be sufficient to pay all the costs of administration and the losses in full the board may on or before the fifteenth day of September levy an additional rate to enable the board to pay the losses in full and the costs of administration in full to the end of the then current year:

"Provided, however, that the rate levied in accordance with section 13 together with the additional rate provided for in this subsection shall not in any year exceed ten cents per acre and in case the said ten cents per acre together with any surplus that may be on hand will not be sufficient to pay all the costs of administration and the losses in full, the board shall on or before the fifteenth day of November, after deducting from the total amount of moneys available from

the taxes levied and the surplus, if any, an amount sufficient to pay the cost of administration to the end of the then current fiscal year, apportion the balance of the money among the claimants *pro rata*, and this shall be considered a final settlement of the claims for indemnity for that year."

And by amending subsection 3 of section 12, by striking out the words "claim for indemnity" in the first and the ninth lines thereof and substituting therefor the word "award."

And by adding the following new subsection:

"(4) Moneys due as indemnity for losses by hail shall be exempt from garnishment or attachment and shall be incapable of being assigned except in regard to money due for seed grain from which the crop hailed out was grown."

6. Section 13, subsection 1: By striking out the words "fifteenth day of February" in the twelfth line thereof and substituting therefor the words "first day of March".

Section 13, subsection 2: By adding immediately after the word "levied" in the ninth line thereof the following:

"And if the above named five per centum amount be not paid on the date mentioned it shall bear interest at the rate of eight per centum per annum until paid,"

And by striking out the proviso at the end of subsection 2.

Section 13, subsection 4: By striking out the word "thirty-first" in the sixth and seventh lines thereof and substituting the word "fifteenth" therefor.

Section 13, subsection 5: By inserting after the word "shall" in the second line thereof the words "along with the notice provided for by section 208 of *The Rural Municipality Act*."

7. Section 14, subsection 1: By repealing the same and substituting therefor the following:

"14. Any person who is liable for assessment and who is a resident and owner or occupant of land within a municipality within the hail insurance district may on or before the first day of June in any year by written notice to the secretary-treasurer of such municipality withdraw from the operation of this Act any quarter section as the same may in such notice be described by him of land in respect of which he is liable to assessment hereunder upon satisfying the council and the hail insurance board as hereinafter provided that the same is an unpatented quarter section held by him under homestead, pre-emption or purchased homestead entry from the Dominion of Canada upon which there are less than twenty-five acres under cultivation and such land so described shall be exempt from taxation for hail insurance purposes for the then current year."

Section 14, subsection 2: By substituting for the word "May" in the second line thereof the word "June" and for the word "June" in the eight line thereof the word "July". And by adding thereto the following new subsection:

"(3) The council of any municipality in the hail insurance district may at any time not later than the first day of September in any year submit to the board a list of lands in the municipality on the assessment roll for hail insurance purposes for the then current year in respect to which the title is in doubt or the right of the municipality to tax is in dispute.

"(4) The board shall on or before the first day of November provide, under terms to be prescribed by them, that the secretary-treasurer of the municipality may withdraw from the report of the total acreage of lands assessable for hail insurance purposes, as provided for in subsection (7) of section 13 for the then current year all lands on which, in the opinion of the board the municipality, on account of the reasons mentioned in the next preceding subsection shall not be able to collect the hail insurance tax during the then current year and shall notify the secretary-treasurer of the municipality to that effect.

"(5) The total amount of the taxes levied on lands withdrawn in accordance with the next three preceding subsections shall be deducted from the total amount due from the municipality for hail insurance taxes for the then current year as provided for in subsection (1) of section 13."

8. Section 16: By substituting for the word "or" in the tenth line of subsection 1 the word "and".

By repealing the proviso to said subsection 1.

And by repealing subsection 3 thereof.

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(2). An Act to incorporate the United Assurance Company. (*Assented to April 19, 1916.*)

This Act incorporates the shareholders of the United Assurance Company of Canada, Limited, incorporated in 1915 under the Company's ordinance of the North-west Territories, as a new Company, under the name of "The United Assurance Company" with Head Office in Calgary.

The business authorized to be transacted is fire, hail, fidelity, plate-glass, accident, and sickness insurance.

Shareholders of the old Company are declared to be holders respectively of as many shares in the Company as they are holders respectively of shares in the old Company and the Company is liable for all debts, liabilities, obligations and contracts of the old Company. All the assets of the old Company become vested in the Company upon execution of the indenture in the schedule to the Act.

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## 2.—British Columbia Legislation.

(1). An Act to amend the "British Columbia Fire Insurance Act." (*Assented to 31st May, 1916.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

1. This Act may be cited as the "British Columbia Fire Insurance Act Amendment Act, 1916."

2. The "British Columbia Fire Insurance Act," being chapter 113 of the "Revised Statutes of British Columbia, 1911," is hereby amended by adding after section 5A thereof, as enacted by section 2 of chapter 32 of the Statutes of 1913, the following section:—

"5B. A company licensed under this Act for the transaction of fire insurance and insuring any mercantile or manufacturing risk may, if authorized by its charter so to do, either by the same or by a separate contract, insure the same risk against loss or damage arising from defects in or injuries to sprinklers or other fire-extinguishing appliances."

3. Subsection (1) of section 41 of the said Act, as amended by section 7 of chapter 32 of the Statutes of 1913, is hereby repealed, and the following is substituted therefor:—

"(1). Any person may insure his property or any property in which he has an insurable interest situated in the Province, or property in transit to or from the Province, with any British or foreign unlicensed insurance company or underwriters, and may also insure with persons who reciprocally insure for protection only and not for profit, and any contract or policy of insurance hereafter entered into by any corporation, whether incorporated under the laws of the Province or otherwise, so reciprocally insuring shall be binding upon such corporation, any rule of law or equity notwithstanding, unless the charter of such corporation

shall expressly prohibit it from so reciprocally insuring or from effecting or undertaking a contract of indemnity against fire; and any property insured or to be insured under the provisions of this section may, subject to the provisions of this section, be inspected and any loss incurred in respect thereof adjusted:

"Provided such insurance is effected outside of the Province, and without any solicitation whatsoever, directly or indirectly, on the part of such company, underwriters, or persons by which or whom the insurance is made, or without any solicitation whatsoever, directly or indirectly, on the part of any broker, insurance agent, or other person connected with the business of insurance whose place of business is situate without the Province:

"Provided further that no such company, underwriters, or persons shall, within the Province, advertise their business in any newspaper or other publication, or by circular, or maintain an office or agency therein for the receipt of applications or the transaction of any act, matter, or thing relating in any way to their said business:

"Provided further that no person within the Province who acts as a broker or insurance agent, or who as a part of his business in any way solicits or is engaged in effecting or placing insurance, shall be appointed as the agent of the insured, or shall act, either directly or indirectly, in conjunction with any other person or persons in the placing of or effecting any such insurance; and any person so offending shall be liable to the penalties provided for in subsection (1) of section 49 of this Act."

4. The said Act is hereby further amended by adding after section 43 thereof the following sections:—

*"Books to be kept by Companies."*

"43A. Each licensed company, other than a company holding a Dominion license, shall keep such a classification of its contracts and such registers and books of account as may from time to time be directed or authorized by the Minister; and if it appears at any time to the Minister that such books are not kept in such businesslike way as to make at any time a proper showing of the affairs and standing of the company, he shall thereupon nominate a competent accountant to proceed under his directions to audit such books and to give such instructions as will enable the officers of the company to keep them correctly thereafter; the expense of the accountant to be borne by the company to which he is sent, and not to exceed ten dollars per day and necessary travelling expenses. The account for such audit and instructions shall be certified and approved by the Minister, and thereupon shall be payable forthwith by the company.

*"Resident Agent."*

"43B. (1.) Every company licensed under this Act shall annually, on or before the first day of March, file with the Superintendent of Insurance the names of all its agents in British Columbia, and shall also report to the Superintendent from time to time the cancellation of every agency contract and the appointment of every new agent immediately after effecting or making such cancellation or appointment.

"(2) No company licensed under this Act shall make, write or place, or cause to be made, written, or placed, any policy, duplicate policy, or contract of insurance or renewal thereof upon property, real or personal, situate in British Columbia, or described in any policy, duplicate policy, or contract of insurance as situate in British Columbia, unless the same is signed or countersigned by an agent, as hereinafter defined of the company.

"(3.) No agent shall sign any policy in blank or in an incomplete condition.

"(4.) The word 'agent' in this section shall mean a resident of the Province of British Columbia appointed by a company licensed under this Act, and who solicits insurance, receives applications for insurance, or collects any premium, with authority to sign or countersign policies upon property situate in this Province, and whose compensation consists wholly of a commission on premiums derived from such business.

"(5.) No provision of this section shall apply to policies or contracts of insurance issued by way of reinsurance of policies or contracts of insurance issued in accordance with this section, or to direct insurance covering property of steam railroads written under schedule, a portion only of which covers in British Columbia, or to goods in transit in the possession of railroad corporations or other common carriers.

"(6). Nothing in this section shall invalidate any policy or contract of insurance.

"(7). Any insurance company which makes, writes, or places, or causes to be made, written or placed, a policy, duplicate policy, or contract of insurance or renewal thereof, save as provided in this section, shall upon summary conviction be liable to a penalty of not less than one hundred dollars and not more than three hundred dollars for each policy so issued, and failing payment of said penalty, upon request of the Superintendent of Insurance, its license shall be cancelled."

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(2) An Act to amend the "Fire-insurance Policy Act." (*Assented to 31st May, 1916.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

1. This Act may be cited as the "Fire-insurance Policy Act Amendment Act, 1916."

2. Section 5 of the said Act, being chapter 114 of the "Revised Statutes of British Columbia, 1911;" is hereby repealed, and the following is substituted therefor:—

"5. If any insurance company or other insurer desires to vary the said conditions, or to omit any of the, or to add any new condition, there shall be added immediately after such conditions words to the following effect, which with any such variation, addition, or reference to omissions shall be printed in conspicuous type and in red ink:—

VARIATIONS IN CONDITIONS.

This policy is issued on the above statutory conditions, with the following variations and additions:—

These variations [or as the case may be] are, by virtue of the British Columbia Statute in that behalf, in force so far as, by the Court or Judge before whom a question is tried relating thereto, they shall be held to be just and reasonable to be exacted by the company.

"Provided, however, that the provisions of this section shall not authorize a company or other insurer to vary, omit, or add to the statutory condition Number 16."

3. Clause (*a*) of condition 10 in the Schedule to said chapter 114 is hereby struck out, and the following is substituted therefor:—

(*a*) For loss of property owned by any other person than the assured, unless the interest of the assured is stated in or upon the policy, nor for loss beyond the actual value destroyed by fire, nor for loss occasioned by ordinance or law regulating construction or repair of buildings.

4. Statutory condition 19 in the said Schedule is hereby struck out, and the following is substituted therefor:—

19. The insurance may be terminated by the company by giving to the assured fifteen days' notice in writing or five days' personal notice to that effect, and, if on the cash plan, by tendering therewith a rateable proportion of the premium paid by the assured for the unexpired term, calculated from the termination of the notice; and the policy shall cease after such notice or notice and tender, as the case may be, and the expiration of the fifteen days or five days, as the case may be:

(*a*) The insurance, if on the cash plan, may also be terminated by the assured by giving written notice to that effect to the company or its authorized agent, in which case the company may retain the customary short rate for the time the insurance has been in force, and shall repay to the assured the balance of the premium paid:

(*b*) Any written notice to the assured may be by letter delivered to the assured, or by registered letter addressed to him at his last post office address, notified to the company, or where no address is notified and the address is not known, addressed to him at the post office of the agency (if any) from which the application was received.

5. Notwithstanding the provisions or conditions contained in any contract of fire insurance within sections 2 and 25 of the "British Columbia Fire Insurance Act" or any agreement or other document relating to any such contract, to the contrary, now or hereafter entered into by any insurance company carrying on business in the Province of British Columbia, the insured shall, in the event of the charges and expenses of adjusting losses under any such contract or agreement not being, in the opinion of the insured, just and reasonable, have the right to refer the items of said charges and expenses to the Superintendent of Insurance, appointed under the provisions of the "British Columbia Fire Insurance Act," for adjustment, and the said Superintendent shall thereupon consider the same and shall have full power to reduce or increase the amount of said charges and expenses and the decision of the said Superintendent shall be final and binding upon all parties concerned.

## 3.—Saskatchewan Legislation.

(1) An Act to amend The Saskatchewan Insurance Act. Chapter 22. *Assented to March 10, 1917.)*

His Majesty by and with the advice and consent of the Legislative Assembly of Saskatchewan enacts as follows:

1. *The Saskatchewan Insurance Act,* being chapter 15 of the statutes of 1915, is amended in the manner herein set forth.

2. Section 23, as amended by section 2 of chapter 16 of the statutes of 1916, is hereby repealed and the following substituted therefor:

"23. Every company shall, before the issue or the renewal of the license, lodge with the minister either in cash or in any stock, debentures or other securities in which trustees may invest trust money, or in bonds or debentures secured by rates or taxes levied under the authority of the government of any province of Canada on property situated in such province, and collectible by the municipalities in which such property is situated, the initial or renewal deposits respectively hereinafter stated.

"(2) The title to any stock, bonds or debentures already deposited with the minister under the provisions of this Act, or hereafter to be deposited, shall be vested in the minister by virtue of his office while such stock, bonds or debentures form the whole or any part of the deposit required by sections 24, 26, 27 and 72 of this Act, without any formal transfer, and the deposit of such stock, bonds or

debentures by any company as required by this Act, shall be *prima facie* evidence that such stock, bonds or debentures are the absolute property of the company and are free from liens and incumbrances of any nature whatsoever."

3. Section 24 is amended by striking out all the words following the word "Act" in the third line.

4. Section 35 is amended by adding thereto the following:

"(2) If at any time it appears that a company has on deposit with the minister under this Act a sum in excess of the prescribed amount, the minister, upon being satisfied that the interest of the company's policyholders in this province will not be prejudiced thereby, and upon giving such notice in *The Saskatchewan Gazette* and taking such other precautions as he deems expedient, may authorise the withdrawal of the amount of such excess or such portion thereof as he deems advisable; but the minister may authorise such withdrawal without giving notice."

5. Section 63, as amended by section 3 of chapter 16 of the statutes of 1916, is amended by striking out subsections (3) to (11) inclusive and substituting therefor the following:

"(3) A certificate of authority may be issued to any authorised agent of a licensed company or to a recognised broker, upon application filed with the superintendent, when such application has been approved by the superintendent and the prescribed fee paid.

"(4) Every certificate shall expire on the fifteenth day of February in each year, but may be renewed on due application to the superintendent and payment of the prescribed fee.

"(5) The holder of a certificate of authority may, during the term of his certificate, act as agent for any number of licensed companies in Saskatchewan, except as hereinafter provided.

"(6) In case such holder transfers his services from one life insurance company to another, he shall immediately notify the superintendent and at the same time obtain from both companies and furnish him with evidence of the change. Such change, if satisfactory, shall be indorsed on his certificate by the superintendent.

"(7) A certificate of authority issued in accoradnce with this section may be revoked or suspended by the superintendent if, after due investigation by him or his duly accredited representative, he determines that the holder of such certificate:

"(*a*) has been guilty of misrepresentation, fraud, deceit or dishonesty; or

"(*b*) has violated any of the provisions of *The Insurance Act of Canada*, or of this Act or any rule or regulation made under the provisions of section 202 of this Act; or

"(*c*) has unreasonably failed to pay over to the company or agent entitled thereto any moneys collected by him and retained beyond the term stipulated in his agency contract or agreement; or

"(*d*) has placed insurance with companies other than those licensed in Saskatchewan under this Act, without complying with the provisions herein contained relating to unlicensed insurance.

"(8) The holder of a certificate of authority which has been revoked may appeal against such revocation to the minister, who shall thereupon either confirm or cancel such revocation.

"(9) No person whose certificate of authority has been revoked shall be entitled to a new certificate under this section for one year after such revocation, unless in the meantime such revocation has been cancelled by the minister on appeal.

"(10) No company, and no officer, agent or employee of a company, shall accept from any person other than the assured or a duly authorised agent holding a certificate of authority, an application or proposal for a contract of insurance.

"(11) The holder of a certificate of authority shall be exempt from payment of any license fee imposed by a municipal corporation within Saskachewan for the transaction of the business of insurance.

"(12) A list of all agents to whom certificates of authority have been issued shall be published once in each year either in the *Saskatchewan Gazette* or in the report of the superintendent, or as the minister may direct.

"(13) When, by virtue of reciprocal legislation, any other province in Canada accepts as valid within its jurisdiction certificates of authority issued to agents in Saskatchewan, the superintendent may indorse as valid for Saskatchewan for the solicitation of insurance the like certificates issued under the authority of such province.

"(14) Any person who contravenes any of the provisions of this section shall be guilty of an offence, and liable, on summary conviction, to a penalty not exceeding $100 and not less than $20, and, in case of subsequent conviction, to imprisonment for any term not exceeding six months."

6. The said Act is amended by inserting therein immediately after section 89 the following:

"89*a*. A friendly society shall not, if licensed under this Act, be required to comply with the provisions of *The Companies Act* respecting registration and licensing, but shall, nevertheless, be capable of contracting and being contracted with, of suing and being sued, of pleading and being impleaded in any court.

"(2) This section shall apply retrospectively to all contracts, acts, suits and proceedings entered into, done, commenced or carried on by or on behalf of or against any such society since the twenty-first day of June, 1915."

7. Section 93 is amended by striking out subsection (4), and substituting therefor the following:

"(4) Upon receipt of an application for a contract of hail insurance at the head office of a company, or at its branch office or general agency in this province from which contracts of hail insurance are issued, the application shall immediately be stamped with the date of its receipt, and on the same day with either the word 'accepted' or the word 'declined.' If declined, the applicant shall be so notified on the day on which the application is received and at his address as given in the application. Where there is a telegraph office at such address the notice shall be given by telegram prepaid, otherwise it shall be forwarded in writing by registered mail.

"(5) Every agent who takes an application for hail insurance on behalf of a company shall forward same to the company by registered mail not later than the day following the date on which it is taken.

"(6) When a company underwriting hail insurance limits the gross amount of liability which it will accept on any parcel of land, or limits the amount of liability which the head office or general agency in this province is authorised to accept without reference to its head office situated without the province, notice of such limitation shall be given to every agent of the company in the province before the commencement of the hail underwriting season or at the time of the appointment of the agent if appointed at a subsequent date."

8. Section 97 is hereby repealed and the following substituted therefor:

"97. From and after the first day of May, 1917, the conditions set forth in this section shall as against the insurer be deemed to be part of every contract in force in Saskatchewan with respect to any crop therein, and shall be printed on every policy with the heading 'Hail Insurance Conditions,' and no stipulations to the contrary, or providing for a variation, addition or omission, shall be binding on the assured unless evidenced in the manner prescribed by sections 81 and 82.

HAIL INSURANCE CONDITIONS.

"1. If any person insures his crop and causes the same to be described as to location and acreage otherwise than as it really is, to the prejudice of the company or misrepresents or omits to communicate any circumstance which is material to be made known to the company in order to enable it to judge of the risk it undertakes, such insurance shall be of no force with respect to the item of the application in regard to which there has been such misdescription, misrepresentation or omission.

"2. A policy sent or delivered to an insured upon an application in writing shall be deemed to be intended to be in accordance therewith, unless the company forthwith gives notice to the insured in writing of the particulars wherein such policy and application differ. A policy issued on a verbal application or verbal instructions shall be deemed to be intended to be in accordance therewith unless the insured notifies the company in writing, before any loss is incurred under the policy of the particulars wherein the said policy and application or instructions differ.

"3. No condition of the policy, either in whole or in part, shall be deemed to have been waived by the company, unless the waiver is clearly expressed in writing, signed by or on behalf of the company at is head office or general agency from which the policy was issued.

"4. Any authorised officer or general agent of the company who, on behalf of the company, enters into a written agreement relating to any matter connected with an insurance shall be deemed *prima facie* to be the agent of the company for the purpose.

"5. The company shall not be liable for the losses following, that is to say:

"(*a*) loss from hail on any part of the acreage insured which is found to be less than 5 per cent, of the amount of insurance per acre, and in no case for any loss less than ten dollars except where the acreage insured is forty acres or less;

"(*b*) loss occasioned to the crops insured, by causes other than hail; and where other causes than hail have contributed to the damage the company shall be liable only for so much of the loss as is directly attributable to hail;

"(*c*) loss from hail to any portion of the insured crops which have been so injured by causes other than hail, or by being over-ripe, that such portion would not yield profit over and above the actual cost of cutting, threshing and marketing;

"(*d*) loss arising from the neglect of the assured to cut, after it has been damaged by hail, any portion of the insured crop which is fully matured.

"6. In the event of damage to the crops insured, the assured or his agent shall notify the company of the loss by registered latter mailed within three days of the occurrence of such damage and addressed to the company at its head office or general agency from which the policy was issued, stating the number of the policy, the day and hour of the storm and the estimated damage, to each plot or item of the crop insured:

Provided that such notification may be delivered at such head office or general agency by the assured or his agent within such specified time.

"7. A person claiming under a policy shall within thirty days after the occurrence of the loss, unless such time is extended in writing by the company, furnish a statutory declaration, hereinafter called proof of loss, setting forth the date and number of the policy, a description of the land upon which the grain was damaged, the date of the damage and the estimated percentage of damage sustained by each portion of the crop insured. If the assured fails to furnish proof of loss he shall forfeit any claim under the policy. No denial of liability or other

act on the part of the company, save as hereunder mentioned, shall be deemed to waive or dispense with proof of loss:

"Provided that if the company within the said thirty days, has adjusted the loss acceptably to the claimant and such adjustment has been duly signed by him, or if the amount of the loss has been determined by appraisal as hereinafter provided, the company shall be deemed to have waived proof of loss, unless the same is requested by the company in writing.

"8. Any fraud or false statement in a statutory declaration in relation to any of the above particulars shall vitiate the claim of the person making the declaration.

"9. Subject to condition 10 proof of loss must be made by the assured, although the loss is payable to a third person.

"10. Proof of loss may be made by the agent of the assured, in case of the absence or inability of the assured himself to make the same, such absence or inability being satisfactorily accounted for, or in the like case or if the assured refuses to do so, by a person to whom any part of the insurance money is payable.

"11. In case of partial damage by hail the company shall pay the same percentage of the amount insured per acre as the portion of the crop destroyed or damaged bears to what would have been the amount of the whole crop had no damage by hail occurred, no account to be taken of the cost of cutting or threshing the portion not destroyed or damaged. On the remaining portion of the insured crop the residue of the insurance shall remain in force.

"12. If the assured in his notice of loss calls for an adjustment and it is found that the company is not liable for any loss according to the conditions of his policy, the assured shall pay the expenses incurred in the investigation of his claim.

"13. If any portion of the crops insured herein is injured from causes other than hail, the assured may obtain a rebate of a *pro rata* proportion of the premium paid for the insurance on such portion, calculated as from the first day of June to the fifteenth day of September inclusive, provided notice of intention to plough under such crop is mailed by the assured to the company at its head office or general agency in the province, by registered letter, accompanied by his policy not later than the twentieth day of July, specifying the acreage of the insured crop to be ploughed down which shall be done not later than the tenth day of August next following the date hereof.

"A statement of the crop acreage so ploughed under shall be furnished the company by the assured not later than the twentieth day of August in the current year, on such form as may be required by the company. The insurance on the portion specified to be ploughed under shall terminate at 12 o'clock noon, standard time, of the day on which the first notice was mailed to the company.

"No rebate shall be granted if the assured fails to observe the foregoing conditions, nor shall any rebate of premium be granted upon any portion of the crop that may be harvested.

"14. In the event of a disagreement as to the percentage of damage by hail to any of the crops insured, whether the right to recover on the policy is disputed or not, such percentage shall, when required by notice in writing given by either party to the other, be ascertained by a competent and disinterested appraiser, who shall be a property holder or tax payer in this province, to be chosen by both parties, or if they cannot agree on one person, then by two such appraisers, one to be chosen by the assured and the other by the company. In the latter case the appraisers shall together estimate the percentage of damage, and failing to agree shall submit their differences to an umpire, and the award in writing of any two shall determine the amount of such damage. Such umpire shall be chosen by the appraisers, or, in case they cannot agree, then, on the application of either appraiser, by the judge of the district court of the judicial district within

which the crop acreage insured lies. If one appraiser has been chosen, both parties shall share equally his expenses; if two, either party shall pay the appraiser chosen by such party, and they shall bear equally the expense of the appraisal and umpire if an umpire is required. The choice of an appraiser by either party to the disagreement shall be made within twenty-four hours after the request for appraisal has been made by such party in writing. If the assured refuses or neglects to make such choice, the percentage of damage shall be estimated and determined by the appraiser chosen by the company. If the company refuses or neglects to make such choice, such percentage shall be estimated and determined by the appraiser chosen by the assured. The actual appraisal of such damage shall be commenced within two days after both appraisers have been chosen, or after the expiration of the time herein limited for such choice.

"15. The loss shall be payable within sixty days after completion of proof of loss, unless a shorter period is provided for by the contract of insurance.

"16. Every action or proceeding against the company for the recovery of any claim under or by virtue of this ploicy shall be absolutely barred, unless commenced within twelve months after the loss or damage occurs.

"17. If the crop insured or the interest of the assured in such crop is assigned without the written permission of the head office or general agency of the company from which the policy was issued, such assignment shall not be binding on the company; but this condition does not apply to change of title by succession or by operation of the law, or by reason of death."

9. Subsection (5) of section 186 is repealed and the following substituted therefor:

"(5) Where it is stated in the contract or declaration that the insurance money or any part of it is for the benefit of the wife only and she is designated by name, and the wife so designated by name is not the wife living at the maturity of the contract, such insurance money, or such part of it shall be for the benefit in equal shares of the wife living at the maturity of the contract and the children of the assured, and also the children living at the maturity of the contract of any child of the assured who predeceased him, such last mentioned children taking the share their parent would have taken if living."

10. Section 199, subsection (2) is amended by striking out "of 2 (*i*)" and substituting therefor the figure "6".

11. Section 200 is amended by adding the words "or in case of mutual insurance companies" after the words "in case of other classes of insurance" in the thirty-third line.

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(2) An Act respecting Hail Insurance by Municipalities. Chapter 15. (*Assented to March* 10, 1917.)

His Majesty by and with the advice and consent of the Legislative Assembly of Saskatchewan enacts as follows:

SHORT TITLE.

1. This Act may be cited as "*The Municipal Hail Insurance Act.*" 1915, c. 22, s. 1.

INTERPRETATION.

2. In this Act, unless the context otherwise requires, the expression:

1. "Minister" means the minister of municipal affairs;

2. "Municipality" means a rural municipality;

3. "Secretary treasurer" and "reeve" mean respectively the secretary treasurer and reeve of a rural municipality;

4. "Association" means the Saskatchewan Municipal Hail Insurance Association;

5. "Crops" means and includes crops of wheat, oats, barley, flax, rye or speltz;

6. "Council" means the council of a rural municipality. 1915, c. 22, s. 2, amended.

HAIL INSURANCE ASSOCIATION.

3. (1) There shall be an association to be called "The Saskatchewan Municipal Hail Insurance Association," which shall consist of representatives of all the municipalities which exercise the powers provided by section 18 of this Act.

(2) Each municipality shall be represented by one delegate appointed by the council.

(3) Delegates need not necessarily be members of the councils of the respective municipalities which they represent, but they shall be resident electors of such municipalities. New.

4. The head office of the association shall be at Regina in the Province of Saskatchewan. New.

5. The association shall be a corporate body and shall have the following powers:

(*a*) to borrow money for the purpose of carrying out the objects of its incorporation, to hypothecate, pledge and mortgage its property, rights, assets and prospective revenues, and to sign bills, notes, contracts, and other evidences of or securities for money borrowed or to be borrowed for the purposes aforesaid;

(*b*) to invest any reserve funds or surplus, as the same may from time to time be accumulated, in such manner as may be approved by the Lieutenant Governor in Council;

(*c*) to transact the business of indemnifying against loss occasioned by hail the owners of crops growing within the area of municipalities which exercise the powers conferred by section 18 of this Act;

(*d*) to take over the assets and liabilities of the Hail Insurance Commission as constituted by chapter 25 of the statutes of 1912. 1915, c. 22, s. 3, amended.

6. (1) Until directors are elected as hereinafter provided, J. E. Paynter, of Tantallon; A. E. Wilson, of Indian Head; and E. G. Hingley, of Regina, all in the Province of Saskatchewan, shall be the provisional directors, and they are hereby empowered to do all things necessary for the organization and conduct of the affairs of the association until a general meeting is held.

(2) The provisional directors shall receive for their services, out of the accumulated fund hereunder provided, such salaries as may be fixed by order of the Lieutenant Governor in Council, together with travelling expenses.

(3) The provisional directors may employ such clerical assistance as is from time to time required, and pay for the same out of the accumulated fund hereinafter provided. New.

7. Within ten days after this Act comes into force, the provisional directors shall call a general meeting of the association. Thirty days' notice thereof shall be given by registered letters addressed to the reeve and the secretary treasurer of each municipality then represented in the association. The association may pay the expenses of the delegates attending such meeting. New.

8. (1) At such meeting a board of nine directors shall be elected, who shall be paid such remuneration as the meeting may determine.

(2) Three members of the board shall be elected for three years, three for two years and three for one year, and thereafter a sufficient number shall be elected each year to fill the vacancies occurring; and all directors elected annually, subsequently to the first general meeting, shall hold office for three years.

(3) Directors need not be delegates. New.

9. The persons entitled to vote at the first general meeting, and at all subsequent general meetings of the association, shall be the appointed delegates of the municipalities as provided in section 3 hereof. New.

10. (1) The directors shall meet immediately after the annual general meeting of the association and organise by electing from their own number a president and vice-president, and appointing a secretary and treasurer who may, or may not, be directors.

(2) One person may be appointed to the joint office of secretary and treasurer. New.

11. The directors shall appoint an executive committee, consisting of the president, vice-president and one other member of the board, any two of whom shall constitute a quorum. New.

12. The executive committee shall have such powers as may be delegated to it from time to time by the directors. New.

13. The directors may engage and fix the salaries or compensation of all officers, agents and employees of the association, and may define their duties; but may, if it be deemed advisable, delegate such powers to the executive committee or to such officer or officers as may be in control of the association's business. New.

14. The directors may fill any vacancy that may occur in the board, and the person appointed shall hold office until the next general meeting. New.

BY-LAWS.

15. The association may from time to time make such by-laws, not contrary to law or inconsistent with this Act, for the administration, management and control of its property and business, and for the conduct in all particulars of its affairs as are considered necessary or expedient for carrying out the provisions of this Act according to their true intent and meaning.

16. (1) The association may by by-law:

(*a*) limit the total indemnity to be paid on each quarter-section on which the rate of four cents per acre only is levied;

(*b*) arrange for an additional rate per acre on land actually under crop, to be collected in the same manner as the flat rate:

Provided that such additional rate shall not be imposed without the consent of the person taxed;

(*c*) permit the owner of land, not exceeding in area 640 acres of which at least 25 per centum is under cultivation, to withdraw from the operation of the by-law for a period of two years or more;

(*d*) permit the owner of land, exceeding 640 acres in extent, of which at least 50 per centum is under cultivation, to withdraw from the operation of the bylaw for a period of two years or more.

(2) No such by-law shall come into effect until the year next following that in which the association in general meeting adopts it. New.

17. The association shall close its books on or before the last day of February in each year, and immediately thereafter have a full and complete audit made of its books, records and accounts by one or more chartered accountants, and on completion of such audit shall prepare and publish a full and complete report of its operations during its last preceding fiscal year. A copy of such report shall be furnished to the minister and to the reeve and the secretary treasurer of each municipality under the Act. 1915, c. 22, s. 4 (3); 1916, c. 37, s. 41 (3).

POWERS OF MUNICIPALITY.

18. (1) Any municipality may, jointly with other municipalities and subject to the provisions of this Act, undertake the indemnification of owners of crops growing within the area of all such municipalities against loss occasioned by hail.

(2) Every municipality other than those above mentioned may be admitted to the benefits and rights conferred by this Act upon such terms as by by-law the association may direct. 1915, c. 22, s. 5, amended.

PROCEDURE.

19. (1) The council of any municipality may, at a regular meeting thereof held between the first day of August and the first day of October in any year, resolve to submit to the electors at the next ensuing annual election a by-law empowering the municiaplity to engage in the undertaking mentioned in the next preceding section.

(2) Such by-law shall be in form A in the schedule to this Act, shall receive its first and second reading on or prior to the first day of October, and shall be submitted and voted upon at the regular annual election then next ensuing.

(3) Upon receipt before the first day of November in any year of a petition to that effect, signed by not less than 25 per centum of the resident ratepayers of the municipality, such by-law shall receive its first and second reading as soon as possible thereafter, and the council shall submit same to be voted upon as hereinbefore provided.

(4) Upon receipt, before the first day of November in any year, of a petition to that effect signed by not less than 25 per centum of the resident ratepayers of the municipality, the council shall submit to be voted upon at the then next ensuing annual election a by-law repealing any by-law of such municipality passed under the provisions of the first, second and third subsections hereof and of sections 20 to 24 inclusive of this Act.

(5) Such repealing by-law shall be in form B in the schedule to this Act, and shall receive its first and second reading as soon as possible after the receipt of the petition mentioned in the preceding subsection.

(6) Forthwith after any such by-law shall have received its second reading, the secretary treasurer shall notify the minister of such action having been taken.

(7) Forthwith after the second reading of any such by-law the secretary treasurer shall cause the same to be published in two successive issues of a newspaper published in or nearest to the centre of such municipality, or a newspaper circulating in the municipality, together with a notice according to form C in the schedule to this Act; and such publication shall be completed within a month of the date of such second reading. 1915, c. 22, s. 6, amended.

20. For the purpose of taking the votes the secretary treasurer shall prepare and procure ballots according to form D in the said schedule and shall supply the deputy returning officer for each polling subdivision within the municipality, when furnishing him with supplies and instructions for such election, with a sufficient number of ballots for all persons who may be entitled to vote upon such by-law within his polling subdivision, together with three copies of the by-law, two of which it shall be the duty of the deputy returning officer to post up in conspicious places in his polling booth, and one of which shall be kept by him for reference. 1915, c. 22, s. 7.

21. (1) The deputy returning officer shall, when delivering ballots to voters for the election of municipal officers, hand one to each voter entitled to vote upon the by-law, and shall record in the polling book for such election in a separate column the fact of having done so and of such ballot having been cast.

(2) The voting upon such ballot and the essentials to the legal sufficiency thereof, the number of votes cast for and against the by-law and the statement and returns as to same and as to the result of the voting thereon, shall be in accordance *mutatis mutandis* with the provisions and formalities required in respect to the election of municipal officers at such elections. 1915, c. 22, s. 8.

22. The persons entitled to vote upon such by-law shall be all persons who are qualified to vote for reeve and councillors of the municipality, except persons who are qualified only in respect of lands within the limits of a hamlet or lands held under grazing lease from the Dominion of Canada. 1915, c. 22, s. 9, amended.

23. (1) In the event of any such by-law receiving the assent of the majority of the voters voting thereon, the council shall, on or before the tenth day of January next after such voting, finally pass the said by-law, and shall cause the secretary treasurer to prepare, certify and forward to the minister during the same month two copies of the said by-law, together with a certified statement by the returning officer of the votes cast for and against the by-law.

(2) In case the by-law fails to receive such assent, the secretary treasurer shall, nevertheless, forward to the minister such certified statement on or before the date above mentioned. 1915, c. 22, s. 10, amended.

24. (1) Upon the publication of the minister's approval of the by-law in *The Saskatchewan Gazette*, and not earlier, it shall come into force and be valid and binding to all intents and purposes.

(2) The minister shall forthwith cause notification to be given to the association of the publication of his approval of any such by-law, and in case of a repealing by-law, of the withdrawal of the municipality from the benefits of this Act, and thereafter no claims for losses arising within such municipality shall be valid or be recognised by the association. 1915, c. 22, s. 11, amended.

ASSESSMENT.

25. (1) Forthwith after the publication giving effect to a by-law in form A, and thereafter yearly prior to the first day of May, so long as such by-law remains in force, the secretary treasurer shall cause to be published twice, in successive weekly issues of a newspaper published in or nearest to the centre of such municipality, or a newspaper circulating in the municipality, a notice according to form E in the schedule to this Act of the approval by the minister of such by-law.

(2) Upon such publication all persons shall become and be liable to be assessed, and they are, by and upon each such yearly publication and by virtue of such by-law within the year of such publication, assessed for the special rate fixed by the association under the provisions of section 39 hereof, but not to exceed four cents per acre, together with such additional rate, if any, as may have been imposed under the provisions of section 16, subsection (1) (b), upon all the lands within the municipality (exclusive of lands within any hamlet therein and any lands held under grazing lease from the Dominion of Canada) upon or in respect to any interest in which they are assessable for municipal taxes.

(3) The publication of such yearly notice shall constitute a valid and sufficient notice to all persons concerned of such assessment for the year, within the meaning or requirements of any municipal or assessment Act, relating to the municipality and to any such taxes therein, and the special rate shall be and remain until paid a charge and tax upon such land, or upon any interest therein of the party assessed, notwithstanding that the title to such land may be in the Crown or other lands not themselves liable to assessment. 1915, c. 22, s. 12, amended.

WITHDRAWALS.

26. (1) Any person liable to assessment under the bylaw, who is the owner or occupant of land within the municipality, may prior to the first day of June in any year after this Act comes into force, by written notice to the secretary treasurer, withdraw from the operation of such bylaw the following lands in respect of which he is liable to assessment, upon satisfying the council and the association that the same are:

(*a*) one or more quarter sections completely inclosed by a substantial fence in good repair of not less than two strands of wire on posts not more than thirty-three feet apart and actually used by him for grazing and hay purposes only; or

(*b*) an unpatented quarter section held by him under homestead, pre-emption or purchased homestead entry from the Dominion of Canada, upon which there are less than forty acres under cultivation; or

(*c*) one or more quarter sections with less than forty acres per quarter under cultivation, the remaining portion of which is completely inclosed by a substantial fence in good repair, of not less than two strands of wire on posts not more than thirty-three feet apart, and actually used by him for grazing and hay purposes only;

and the land so described shall be exempt from such special rate for the then current year.

(2) The council shall during the said month of June consider each notice of withdrawal, and if satisfied that the land specified in the notice may properly be withdrawn under the provisions of clause (*a*), (*b*) or (*c*) of the next preceding subsection, the council shall authorise the withdrawal of the said land.

(3) Forthwith after such action of the council and before the first day of July, the secretary treasurer shall prepare and forward to the association a detailed statement, verified by statutory declaration, of all the lands, the withdrawal of which has been authorised by the council.

(4) All withdrawals shall be subject to review by the board of directors of the association, and, if the board decide that any withdrawal has been improperly made, it may order that the withdrawal be cancelled and that the special rate be levied against such land; and, upon receipt by the secretary treasurer of a notice from the board to that effect, the secretary treasurer shall cancel the said withdrawal. 1915, c. 22, s. 13; 1916, c. 37, s. 41 (5); amended.

COLLECTION OF SPECIAL RATE.

27. (1) The secretary treasurer of the municipality shall cause to be entered upon the assessment roll of the municipality for the current year, against all lands and interests in lands within the municipality not so withdrawn and relieved from assessment, and against the person so to be assessed in respect thereof, the special rate for the then current year, for raising a fund to carry out the purposes of the said bylaw and the provisions of this Act.

(2) Such special rate shall be collected in the same manner as all other taxes of the municipality are collected, and shall if unpaid when due be recoverable in all respects as any other municipal taxes on land or any interest therein are recoverable; and, with respect to the collection thereof, the municipal officers from time to time charged with the collection of the municipal taxes shall have the same powers and be subject to the same duties as with respect to the collection and recovery of municipal taxes within the municipality.

(3) In the event of any such special rate remaining unpaid after the thirty-first day of October of the year in which the same is levied, there shall be added

thereto by way of penalty the sum of $1 for every quarter section of land or portion thereof with respect to which such rate then remains unpaid.

(4) The secretary treasurer shall mail to every person assessed hereunder, with the notice specifying the amount of taxes payable by such person, a notice in the following form:

SPECIAL HAIL INSURANCE TAX NOTICE.

*(Section 27, The Municipal Hail Insurance Act).*

Take notice that unless the amount of your special tax for hail insurance is paid before the first day of November next, $1 for each quarter section or portion thereof will be added to the tax. 1915, c. 22, s. 14, redrawn.

28. (1) The secretary treasurer shall, on or before the fifteenth day of September in each year in which any special rate assessed under the authority of this Act becomes payable, forward to the secretary of the association a statement verified by statutory declaration, showing the full area of all lands in any way assessable within such municipality for the purposes of this Act.

(2) The secretary treasurer shall be entitled to retain for his services 2½ per centum out of all amounts of the said special rate and penalties, as the same shall be paid to him from time to time.

(3) The secretary treasurer shall, on or before the fifteenth day of November in each such year remit to the secretary of the association the total amount of such special rate according as the same has been or should have been assessed for such year less 2½ per centum:

Provided that, with the written consent of the association previously obtained, the secretary treasurer may withhold from such remittance the total amount of the special rate levied upon lands, title to which is in doubt or in respect to which the right of the municipality to assess is in dispute.

(4) In case of the punctual payment to the association on or before the said fifteenth day of November in any year of the total amount of such special rate as assessed for such year, the municipality may retain the full amount of all penalties imposed on the first day of said month of November of that year; otherwise the same shall be paid over to the association along with the special rate or the balance thereof as remitted from time to time.

(5) Every municipality shall be entitled to retain out of the full amount of the special rate at the time the same is being remitted to the secretary of the association:

(*a*) the amount paid for the printing of the special hail insurance tax notice;

(*b*) the exchange and other charges connected with remitting the said full amount to the association.

(6) In the case of every such deduction proper vouchers shall be produced and forwarded to the association. 1915, c. 22, s. 15, amended.

29. In the event of the secretary treasurer being unable to remit the full amount of such special rate, as provided by the third subsection of section 28 hereof, he shall immediately after the date fixed for such payment open a separate bank account to be termed "The Hail Insurance Trust Account." to which all hail insurance levies and penalties then collected shall be transferred and into which such levies and penalties therafter collected shall be paid. He shall also forthwith remit to the secretary of the association all moneys so transferred, and shall, from time to time, remit moneys paid in, as directed by the association. 1915, c. 22, s. 16, amended.

30. In case of rates levied for any year preceding the year in which this Act comes into force, and penalties imposed thereon, remaining unpaid, the municipality in default shall pay to the association interest at the rate of 8 per centum per annum upon the amount of the arrears. 1915, c. 22, s. 16. amended.

31. (1) Any person owning the crop or a portion of the crop upon land assessed and liable for such special rate, who may, between the sixteenth day of June and the fifteenth day of September, both days inclusive, in any year for which land is so assessed, suffer damage to the standing crop from hail upon the lands in respect to which such assessment is made and of which he is either the owner or the tenant or the representative of either, shall, within three days of such damage being sustained, give notice to the secretary of the association by registered letter addressed to him at Regina of such damage; and such notice shall be in the form of a statement witnessed and verified by a neighbour showing the number of acres damaged, the percentage of damage done, the claimant's interest, if any, the interest, if any, of any other person in the said crop, and the name of the person responsible for payment of the hail insurance tax on the said land.

(2) Every such notice shall also show the section, township and range in which such claimant resides and his usual post office address, in order that an inspector may secure the written concurrence of the claimant in his award, as provided in section 32 of this Act. In case such claimant does not reside within two miles of the crop in respect to which the claim is being made, such notice shall contain the name, section, township and range of some person residing within two miles of such crop, who shall be recognised by the inspector as the representative of such claimant for this purpose. 1915, c. 22, s. 18, amended.

32. (1) The secretary of the association upon receipt of any claim of loss, shall deliver or forward the same to an inspector, who shall inquire into, verify and report upon each such claim and the loss according to his judgment, and shall report to the secretary of the association.

(2) It shall be the duty of every inspector employed by the association to appraise and adjust claims for indemnity under this Act, to make every effort to personally see the claimant or in the absence of the claimant his resident representative and secure his written concurrence in the award made by the inspector, and every such statement of concurrence, or the reason for failure on the part of the inspector to secure such concurrence shall be forwarded to the secretary of the association by the inspector with his report. 1915, c. 22, s. 19, amended.

PAYMENT OF CLAIM.

33. Each claimant shall be entitled to receive out of the said fund indemnity of not more than five cents per acre for every one per centum of damage which the association may decide that he has sustained by hail over or upon his area of injured crop:

Provided that no claimant shall be entitled to indemnity under this Act for any damage less than 5 per centum of the crop upon such hailed area at the time of damage;

Provided also that damage from hail throughout the same season and upon the same area shall be treated as cumulative. 1915, c. 22, s. 20, amended.

34. (1) Subject as herein-provided all losses of which the association has had legal notice under the provisions of section 31 hereof shall be paid by it before the fifteenth day of December in each year, but in the event of its total actual and estimated revenues not being considered by the association to be sufficient to pay all losses in full, the same shall be paid *pro rata*.

(2) In the payment of losses by the association, whether in full or *pro rata*, priority shall be given to losses arising in municipalities which have discharged

their indebtedness to the association in full on or before November 15 in the then current year, and the association may make such regulations as it deems equitable for the payment of losses arising in other municipalities under the Act.

(3) The secretary of the association shall retain out of the moneys so payable for any loss hereunder the amount owing by way of special rate upon each and every quarter section of land in respect of damage to the crops upon which such moneys are payable, and shall remit such moneys so retained to the secretary treasurer of such municipality to be credited by him upon the special assessment on such land. 1915, c. 22, s. 21, amended.

GENERAL.

35. (1) All moneys to be collected by any municipality under the authority of this Act and of any such bylaw shall be a debt due by such municipality to the association, and may be recovered by it by action in any court of competent jurisdiction in the province.

(2) In case any municipality shall make default in the payment of any moneys payable by it to the association under the provisions of section 28 hereof, before the date fixed for the final adjustment and payment of losses as aforesaid, the association may apportion, pay out and apply all moneys otherwise received by it hereunder to satisfy and discharge all claims incurred within the limits of the municipalities, other than the municipality so in default, which may be entitled to the benefits of the indemnity herein provided, and may pay such claims in full without regard to claims which may have arisen within the limits of the defaulting municipality. 1915, c. 22, s. 22, amended.

36. (1) The council of any municipality may borrow from any person, bank or corporation, upon its promissory note, signed by the reeve and the secretary treasurer and secured by any portion of such special rate and any penalties thereon from time to time remaining unpaid, such sums of money as may be required to enable it to pay in full to the association the amount of the special rate assessed within such municipality under such bylaw during the then current year, and may renew any such note from time to time.

(2) The securing of any such loan by any municipality shall not limit or impair its borrowing powers under any Act or law fixing or limiting the same. 1915, c. 22, s. 23, amended.

37. The adjudication of the association upon all claims for indemnity sent to it under this Act shall be determined upon the report of the inspector thereon; but the association may require such further reports and evidence in considering any such claim as it may see fit, and the adjudication of the board upon each such claim and upon its apportionment among claimants shall be final. 1915, c. 22, s. 24, amended.

38. The costs and expenses of and in relation to the inspection and adjudication of all claims for indemnity under this Act shall be such as the association may tax and allow, and shall, together with the allowance to and the expenses of the association and its officers, be paid out of the funds in the hands of the association under this Act. 1915, c. 22, s. 25, amended.

39. (1) The association shall, subject to the maximum rate fixed by this Act, fix from year to year the special rate per acre to be assessed in each such year upon all lands within the operation of this Act; and shall give notice thereof by publication in *The Saskatchewan Gazette* and by notification of each secretary treasurer on or before the first day of March in such year, and all lands within the operation of this Act shall thereupon be assessed for such year at the rate per acre so fixed.

(2) In the event of any municipality being in arrears to the association for an amount equal to two years' assessment, the association may suspend the operation of sections 25, 31, 32 and 33 of this Act with respect to such municipality. Notice of such suspension shall be given to the secretary treasurer of such municipality and published in *The Saskatchewan Gazette* and in the newspaper published nearest to the centre of the municipality on or before the first day of March in such year. 1915, c. 22, s. 26, amended.

40. Any secretary treasurer or other officer or person who fails to perform any duty or send any notification or return required of him by this Act, or who makes a return that is wilfully false or misleading in any particular or who performs any act forbidden by this Act, shall be deemed guilty of an offence and upon summary conviction shall be liable to a fine of not more than $50. 1915, c. 22, s. 27.

41. (1) If anything required to be done by or under this Act at or within a fixed time cannot be or is not so done, the minister may by order from time to time appoint a further or other time for doing the same, whether the time within which the same ought to have been done has or has not expired.

(2) Anything done within the time prescribed by such order shall be as valid as if it had been done within the time fixed by or under this Act. 1916, c. 37, s. 41 (6).

42. Moneys due as indemnity to claimants under this Act shall be exempt from garnishment or attachment and incapable of being assigned. 1915, c. 22, s. 29.

43. (1) For the purpose of enabling the association to make full use of its assets in meeting claims accruing against it in any year, irrespective of the amount of its collections, the Lieutenant Governor in Council may enter into agreements with the association and with persons lending money to it, guaranteeing repayment of the sums advanced, either originally or upon renewal, with interest.

(2) Such advances may be by way of continued and repeated transactions.

(3) The agreements may provide such terms and conditions, with regard to all or any of such advances, including extensions of time to the association and freedom of the lender from responsibility for the securities, as may be set forth in the Orders in Council authorising the same.

(4) The association may secure the province against loss through a guarantee in such manner and form as the Lieutenant Governor in Council may approve.

(5) Agreements may be signed on behalf of the province by the provincial treasurer or such other officer as may be from time to time designated by the Lieutenant Governor in Council for the purpose; and when an agreement is so signed the province shall become liable for payment of the principal and interest thereby secured.

(6) Every agreement so signed and purporting to be made hereunder shall be conclusive evidence in favour of the lender as against the Crown and the association that the terms of this Act with respect thereto have been complied with, that the obligations therein set forth are valid and binding obligations of the Crown and the association, and that terms and conditions therein contained are authorised by this Act.

44. The assets of the hail insurance commission consituted by *The Hail Insurance Act 1912*, and continued by *The Municipal Hail Insurance Act*, are hereby vested in, and the liabilities of the commission imposed upon, the association.

45. The following enactments are hereby repealed:

6 George V, 1915, c. 22.

6 George V, 1916, c. 37, s. 41.

## SCHEDULE.

### FORM A.

(*Section 19 (2)*

By-law No. of the Rural Municipality of No.

A by-law to authorise this municipality to join with other municipalities to indemnify owners of crops within their limits from loss occasioned by hail.

Under the authority of *The Municipal Hail Insurance Act* the council of The Rural Municipality of No. enacts as follows:

1. This municipality shall, subject to the provisions of the said Act, jointly with other municipalities undertake the indemnification of owners of crops growing within the area of such municipalities against loss occasioned by hail.

Read a first time this day of 19 .

Read a second time this day of 19 .

Read a third time after having received the assent of the electors thereto and finally passed at this day of 19 .

.....
*Reeve.*

[SEAL] .....
*Secretary Treasurer.*

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### FORM B.

*Section 19 (5)*

Bylaw No. of the Rural Municipality No.

A by-law to repeal a by-law authorising this municipality to join with other municipalities to indemnify owners of crops within their limits from loss occasioned by hail.

Under the authority of *The Municipal Hail Insurance Act* the council of The Rural Municipality of No. enacts as follows:

1. A by-law authorising this municipality to join with other municipalities to indemnify owners of crops within their limits from loss occasioned by hail, which by-law was read a third time after having received the assent of the electors and finally passed at the day of 19, is hereby repealed.

Read a first time this day of 19 .

Read a second time this day of 19 .

Read a third time after having received the assent of the electors thereto and finally passed at this day of 19 .

.....
*Reeve.*

[SEAL] .....
*Secretary Treasurer.*

## FORM C.

*Section 19 (7)*

NOTICE TO ELECTORS.

The above is a true copy of a proposed bylaw No. which has been taken into consideration by the council of The Rural Municipality of No. and which in the event of the assent of the electors being obtained thereto will be finally passed on or before the tenth day of January, 19 .

And notice is hereby given that a vote of the electors entitled to vote thereon will take upon said bylaw at the next ensuing annual elections of this municipality to be held on the day of 19 , between the hours of 9 a.m. and 4 p.m. (mountain standard time) and at the polling places fixed for such election.

And take notice further that I will at on the day of 19 , at o'clock .m. sum up the votes upon said bylaw and declare the result of the vote thereon.

Given under my hand at this day of 19 .

.....
*Secretary Treasurer.*

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## FORM D.

(*Section 20*)

| | |
|---|---|
| .....191..<br>Voting on Bylaw No.....<br>submitted by the Council of the Rural Municipality of.....<br>No....., respecting Hail Insurance. | For<br>Hail Insurance. |
| | Against<br>Hail Insurance. |

## FORM E.

(*Section 25*)

THE MUNICIPAL HAIL INSURANCE ACT.

The Rural Municipality of No.

Take notice that the minister has approved Bylaw No. of this municipality intituled "A bylaw to authorise this municipality to join with other municipalities to indemnify owners of crops within their limits from loss occasioned by hail" and that the said bylaw is now in force.

And take notice further that under and by virtue of the said bylaw and under the authority of the said Act all persons are hereby assessed for a special rate of cents per acre for the year 19 upon all the lands within the municipality (exclusive of lands within any hamlet therein and any lands held under grazing lease from the Dominion of Canada) upon or in respect of which they are respectively assessable for municipal taxes under any Act relating thereto and that the said lands or any such person's interest therein is charged with the payment of such special rate but subject to the provisions as to withdrawal in said Act contained.

Dated at this day of 19 .

.....

*Secretary Treasurer.*

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## PROVINCIAL TAXES AND FEES.

In the Report for each of the years 1912 to 1915 inclusive there was published a summary statement of the taxes and fees required by the various provinces of Canada from insurance companies licensed by this Department. A similar statement was given in respect to taxes and fees required by municipalities, cities and towns, within the various provinces. This information has been brought up to date and is here given in sufficient detail, it is believed, for most purposes. As hereinafter indicated the information, in regard to municipalities, cities and towns is in some cases incomplete.

### ALBERTA.

*By the Province—*

(*a*) *Registration and filing of documents.*—Filing of documents preliminary to issue of license, $10. Registration and renewal thereof: life insurance, $300; fire, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance, $300; hail insurance, $200; accident (including vehicle and public liability), automobile, sickness and guarantee insurance, $200; one or more of the following: plate glass, burglary, steam boiler, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance, $50; one or more of all other classes, $50. Every underwriters agency undertaking one or more of all classes of insurance, $100.

(*b*) *Income Tax.*—The premium income of all insurance companies is taxed to the extent of 1 per cent thereof. If a company lends money on security in the province and has more than $50,000 invested in the province, the gross income

received from its total investments in the province is taxed to the extent of ¼ per cent thereof.

*By Municipalities—*

No taxes or fees permitted.

BRITISH COLUMBIA.

*By the Province—*

(*a*) *Registration and filing of documents.*—For filing documents and application for license, $5; charge for publication notice of license, $5. Initial license fee for all insurance companies, $250. For filing of documents on renewal of license: fire companies, $1 per document; other companies, $5.

(*b*) *Income Tax.*—A tax of 2 per cent of income (all sources) is required from all insurance companies.

*By Municipalities—*

No special taxes or fees are charged by municipalities.

MANITOBA.

*By the Province—*

(*a*) *Registration and filing of documents, etc.*—Filing of documents prior to issue of license, $5. Service of Insurance Inspector acting as attorney for service of process, $5 annually. Registration—Fire or life companies, $200; accident, guarantee or surety, $25. Underwriters' Permit, $100.

(*b*) *Income Tax.*—(1) On the gross premium income of all companies:—

| | | |
|---|---|---|
| Premium income less than $50,000 | 1 | % thereof |
| " $50,000 but less than $100,000 | 1¼ | " |
| " $100,000 but less than $150,000 | 1½ | " |
| " $150,000 but less than $200,000 | 1¾ | " |
| " $200,000 or more | 2 | " |

(The above premium income taxes are reduced by amounts paid under the provisions of the Manitoba Insurance Act.)

(2) On the income of life insurance companies from investments within the province:—If the amount loaned on policies or loaned or invested on mortgages, stocks or bonds exceeds $25,000 the gross income therefrom is taxed ¼% thereof.

*By Municipalities—*

No special taxes are charged by municipalities, except the town of Virden.

NEW BRUNSWICK.

*By the Province—*

The taxes imposed by the Province may be conveniently classed according to the nature of the business transacted and are as follows:—

(*a*) *Fire Insurance Companies.*—A tax on premium income of 1 per cent threof together with an additional sum of $100.

(*b*) *Life Insurance Companies.*—An annual tax of $250.

(*c*) *Accidcnt and Guarantee Companies.*—A tax on premium income of ½ per cent thereof together with an additional sum of $25.

(*d*) Tax on insurance agents, $2.00.

*By Municipalities—*

Information wanting.

NOVA SCOTIA.

*By the Province—*

No fees are charged for registration or for filing of documents.

*Income Tax.*—The gross premium income of life insurance companies is taxed to the extent of 1¼% thereof; other insurance companies, 1% thereof. There is no tax on income from other sources.

*By Municipalities—*

No special taxes are imposed by municipalities.

*City Taxes.*—The city of Halifax imposes taxes annually as follows:—Each company doing life, fire, marine, $200; accident or guarantee insurance, $50; plate glass, $25. Information in regard to other cities wanting.

ONTARIO.

*By the Province—*

(*a*) *Registration and filing of documents.*—Application fee, $5: filing power of attorney, $5; registration, $150.

(*b*) *Income Tax.*—Annual tax under the Corporations Tax Act, 1914.—Every insurance company shall pay a tax of $30,000 subject to reduction in the discretion of the Provincial Treasurer. If any country or state imposes taxes or fees which have the effect of discriminating against any insurance companies organized under the laws of Canada or Ontario, having their principal office in Ontario, then any company organized under the laws of any such country or state may be required to pay additional taxes and fees in Ontario but not exceeding the taxes and fees required by such country or state from insurance companies organized under the laws of Canada or Ontario.

(*c*) Tax on insurance agents, $3.00.

*By Municipalities—*

These taxes vary with the amount of assessment required by the municipality.

PRINCE EDWARD ISLAND.

*By the Province—*

Extra provincial insurance companies pay an annual tax depending on the class of business as follows, namely: Life insurance, $225; fire insurance, $150; accident, $50; guarantee, $10; and accident and guarantee, $60. An additional war tax of one-third the annual tax is required.

*By Cities and Towns—*

The city of Charlottetown imposes an annual tax as follows: Life, $100; fire, $75; guarantee $25; accident, $25; and plate glass, $10.

The town of Summerside imposes an annual tax as follows: Life insurance companies, $25; fire insurance companies, $10; accident $15; plate glass, $5; marine $10.

Information in regard to other towns wanting.

QUEBEC.

*By the Province—*

(*a*) *Registration and filing of documents.*—Application for registry, $5; filing of charter, $1; filing of power of attorney, $5; certificate of registry, $150 annually.

(*b*) *Income Tax.*—The premium income of life insurance companies, 1¾ per cent thereof but not less than $400; all other companies, 1 per cent but not less than $250.

(*c*) *Fire Prevention Tax.*—Fire companies are taxed ¼ of 1 per cent in addition to the income tax above.

Income other than premium income is not taxed.

(*d*) *Agents' Fees.*—Industrial life or funeral insurance $2; for all other classes of insurance, in cities $10, elsewhere, $5.

*By Municipalities—*

Municipalities have the power in their charters to impose taxes on insurance companies, but there is no statute establishing uniformity of such taxation.

SAKATCHEWAN.

*By the Province—*

The registration fee is the same for all insurance companies and depends on the amount of nominal capital as follows, namely:—

| | |
|---|---|
| For a nominal capital of $20,000 or less | $ 40 |
| For every $5,000 or part thereof in excess of the first $20,000 up to $100,000 | 5 |
| For every $10,000 or part thereof after the first $100,000 up to $500,000 | 3 |
| For every $100,000 or part thereof after the first $500,000 up to $1,000,000 | 20 |
| For registering change of name | 5 |
| For renewal of license | 10 |

*Income Taxes.*—Every insurance company is required to pay a tax of 1 per cent on premium income. If a company has more than $50,000 invested in the province an additional tax of forty cents per $1,000 so invested is required. Money lent upon municipal or school bonds or debentures or upon the bonds or debentures of any local or public authority in Saskatchewan is not, for the purpose of taxation, deemed to be money invested in Saskatchewan.

*Annual Fees—*

Companies with a capital:

| | |
|---|---|
| Not exceeding $25,000 | $ 10 |
| $25,000 to $50,000 | 20 |
| $50,000 to $100,000 | 40 |
| $100,000 to $500,000 | 50 |
| $500,000 and upwards | 75 |

*License Fees.*—If the authorized capital does not exceed $50,000, $5; otherwise, $10.

## INSOLVENT COMPANIES IN THE HANDS OF LIQUIDATORS.

### (1) The Victoria-Montreal Fire Insurance Company.

*Statement of the liquidator, John Hyde, as at February 28, 1917.*

ASSETS.

| | | |
|---|---|---|
| Cash, balance in bank | | $ 2,254 30 |
| Shareholders' balances considered good | | 116,624 99 |
| Total assets considered good | | $ 118,879 29 |
| Assets considered doubtful or bad:— | | |
| Shareholders' balances | $ 35,197 78 | |
| Bills receivable | 20,072 88 | |
| T. A. Temple & Sons | 37,727 49 | |
| Agencies and brokers' balances | 6,597 87 | |
| | | 99,596 02 |
| Total assets | | $ 218,475 31 |

LIABILITIES.

| | |
|---|---|
| Return premiums unclaimed | $ 91 31 |
| Claims not filed or not admitted but of which the liquidator has notice | 36,253 22 |
| Total liabilities | $ 36,344 53 |

Cash Statement from March 31, 1916, to February 28, 1917.

*Receipts.*

| | |
|---|---|
| Cash in bank, March 31, 1916 | $ 2,186 69 |
| Interest on bank account | 67 61 |
| | $ 2,254 30 |

*Expenditure.*

Nil.

| | |
|---|---|
| Balance on hand February 28, 1917 | $ 2,254 30 |

### (2.) La Compagnie d'Assurance Contre L'incendie de Rimouski.

Mr. Theodore Meunier liquidator of the Company furnished the following provisional statement of its assets and liabilities as at March 1, 1917, and of income and expenditure from March 31, 1916, to March 1, 1917.

## La Compagnie d'Assurance Contre L'Incendie de Rimouski—*Con.*

### ASSETS.

| | |
|---|---|
| Rimouski debentures on deposit with Receiver General, par value | $ 55,000 00 |
| Other debentures, par value | 35,000 00 |
| Cash on hand | 7,370 74 |
| Interest accrued | 3,065 83 |
| Due by agents | 33,869 00 |
| Due by Colonial Fire Insurance Company (in liquidation) | 1,481 11 |
| Due by Protection Fire (Strathcona) | 195 83 |
| Due by Calgary Fire Insurance Co. (in liquidation) | 1,503 67 |
| Due by Carnegie Trust Co. (in liquidation) | 4,022 74 |
| Furniture, fixtures and maps | 2,257 00 |
| Uncalled capital | 32,687 08 |
| Due by United London & Scottish Insurance Co., and United Counties' Insurance Co. (both companies in liquidation) | 7,498 61 |
| Total assets, nominal value | $ 183,951 61 |

### LIABILITIES.

| | |
|---|---|
| Losses due | $ 115,324 34 |
| Return premiums on policies cancelled | 90,923 61 |
| Due for salaries | 145 58 |
| Sundry Accounts | 9,694 39 |
| Foreign losses and rebates | 12,843 71 |
| Total | $ 228,931 63 |

Note.—The actual value of the assets is considerably less than the nominal value shown above.

### INCOME.

| | |
|---|---|
| Cash on hand March 31, 1916 | $ 18,631 60 |
| Rents | 10 00 |
| Agents' accounts | 231 97 |
| Shareholders' account | 758 30 |
| Interest on deposits | 393 39 |
| Interest on debentures | 9,313 00 |
| Dividend 30% from Calgary Fire Ins. Co | 2,160 42 |
| Fourth from Carnegie Trust Co | 280 19 |
| Third and fourth (last) dividends from United London & Scottish Ins. Co | 1,443 85 |
| Total | $ 33,222 72 |

LA COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI.—*Concluded.*

EXPENDITURE.

| | | |
|---|---|---|
| Liquidator's fees | $ | 2,000 00 |
| Inspectors fees | | 1,124 10 |
| Salaries | | 2,375 00 |
| Legal expenses | | 1,189 16 |
| Commission on cheques | | 9 81 |
| Office expenses | | 413 93 |
| Reimbursement to Banque Nationale | | 18,739 98 |
| Cash on hand March 1, 1917 | | 7,370 74 |
| Total | $ | 33,222 72 |

(3). THE ONTARIO FIRE INSURANCE COMPANY.

The Trusts and Guarantee Co., liquidator, has furnished the following provisional statement of assets and liabilities of the above company, as at February 28, 1917, and of the income and expenditure for the year ended on that date. The liquidator's estimate of what the assets may be reasonably expected to realize is included in the following statement.

ASSETS.

| | Book value. | Expected to realize. |
|---|---|---|
| Cash in bank | $ 61,459 08 | $ 61,459 08 |
| Accounts receivable, agents' balances, proportions of losses recoverable, etc. | 78,983 33 | 25,000 00 |
| Investments and accrued interest thereon | 29,376 63 | 5,386 00 |
| Maps and plans | 10,346 55 | 300 00 |
| Contributories | 7,823 00 | 2,593 00 |
| Office furniture | 1,800 00 | 200 00 |
| Capital uncalled | 40,000 00 | 30,000 00 |
| | $229,788 59 | $124,938 08 |

LIABILITIES.

| | | |
|---|---|---|
| Claims for losses admitted $106,068.82; disputed, $5,342.49 | $ | 111,411 31 |
| Agents claims, admitted | | 7,688 48 |
| Claims for return premiums (estimated) | | 68,800 00 |
| Other claims (estimated) | | 20,000 00 |
| | $ | 207,899 79 |

INCOME (April 1, 1916—February 28, 1917).

| | | | |
|---|---|---|---|
| Accounts receivable:— | | | |
| Cash in bank April 1, 1916 | | $ | 15,205 59 |
| Alix property | $ 10 24 | | |
| Agents | 202 98 | | |
| Reinsurance | 15 51 | | |
| | | | 228 73 |
| Sale of securities | | | 42,768 72 |
| Debenture and bank interest and dividends | | | 2,894 97 |
| Office furniture | | | 25 00 |
| Contributories | | | 25,150 00 |
| Total | | $ | 86,273 01 |

EXPENDITURE (April 1, 1916—February 28, 1917).

| | | |
|---|---|---|
| Salaries and compensation | $ | 217 10 |
| Printing, stationery and postage | | 147 60 |
| Legal expenses | | 3,857 13 |
| Sundry | | 134 10 |
| Policyholders' dividend No 1 | | 20,458 00 |
| Balance on hand, February 28, 1917 | | 61,459 08 |
| Total | $ | 86,273 01 |

(4) ANGLO-AMERICAN FIRE INSURANCE COMPANY.

The liquidator, Mr G. T. Clarkson, Toronto, furnished the following statement showing the receipts and disbursements from February 22, 1916, to February 28, 1917, also the assets of the company on the last mentioned date and summary of claims filed against the estate.

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand | $ | 8 63 |
| Sale of waste paper | | 48 84 |
| Collections—interest in which has been signed off by Western Assurance Company | | 661 19 |
| Amount collected from shareholders | | 9,029 95 |
| | $ | 9,748 61 |

PAYMENTS.

| | | |
|---|---|---|
| Salaries | $ | 4,493 70 |
| Telegrams, postage and telephone | | 212 14 |
| Printing, stationery, etc | | 182 26 |
| Interest on loans | | 219 11 |
| Law costs | | 1,483 98 |
| Express charges | | 36 62 |
| Advertising | | 239 15 |
| Sundry expenses | | 71 40 |
| Insurance Department Assessment | | 105 33 |
| Balance | | 2,704 92 |
| | $ | 9,748 61 |

ASSETS.

| | | |
|---|---|---|
| Cash on hand | $ | 2,704 92 |
| Balance due for purchase of furniture | | 551 23 |
| Balance due by contributories | | 50,958 00 |
| | $ | 54,214 15 |

(4) ANGLO-AMERICAN—*Concluded.*

SUMMARY OF CLAIMS.

| | |
|---|---|
| Claims filed and admitted | $ 24,034 95 |
| Reinsurance claims filed and admitted | 1,611 06 |
| Claims unfiled | 3,742 87 |
| Reinsurance claims unfiled | No estimate. |
| Unsettled claims | 23,217 64 |
| Reinsurance claims unsettled | 2,481 60 |
| Total | $ 55,088 12 |

(5) THE MONTREAL CANADA FIRE INSURANCE COMPANY.

The following statement has been furnished by the National Trust Company, Limited, Toronto, liquidator of the company, showing the receipts and disbursements from the date of liquidation, February 21, 1916, to March 1, 1917, and the assets and liabilities on March 1, 1917.

RECEIPTS.

| | |
|---|---|
| Office rents and insurance rebates | $ 225 70 |
| Canadian Bank of Commerce interest | 29 90 |
| Sale of office furniture | 198 75 |
| Western Assurance Company, first payment on account of $18,000 under the reinsurance agreement | 6,000 00 |
| | $ 6,454 35 |

DISBURSEMENTS.

| | |
|---|---|
| Liquidation expenses | $ 5,886 66 |
| Cash in bank | 567 69 |
| | $ 6,454 35 |

ASSETS.

| | |
|---|---|
| Cash in bank | $ 567 69 |
| Western Assurance Company | 12,000 00 |
| Shareholders' unpaid stock | 37,635 00 |
| | $ 50,202 69 |

LIABILITIES.

| | |
|---|---|
| Fire losses in United States | $ 17,494 23 |
| Unearned premiums | 9,933 73 |
| General creditors | 3,883 53 |
| Assets in excess of liabilities | 18,891 20 |
| | $ 50,202 69 |

## APPLICATIONS FOR LICENSES UNDER CONSIDERATION.

Within the past few months several applications have been received from insurance companies for licenses to transact business under the Insurance Act, 1910.

Since the beginning of the present calendar year, 1917, licenses were issued to the following companies for additional classes of business:—To the British America Assurance Company for inland transportation insurance; to the Canadian Surety Company for burglary and plate glass insurance; to the German American Insurance Company for sprinkler leakage insurance; to the Phœnix Insurance Company of Hartford for Automobile insurance, excluding insurance against loss by reason of injury to the person; and to the Royal Exchange Assurance for automobile insurance.

The Canada Accident Assurance Company has applied for an extension of its present license to include automobile insurance.

### *Insurance in Canada.*

In the Report of last year there was included a tabulation showing the total amount of insurance premiums and losses in Canada, including provincial as well as Dominion licensees for the year 1914, the figures relating to the provincial licensees having been obtained for the most part from the official reports of the various provinces.

This year, in order that the compilation of the figures of all companies might be made for the year 1916, circulars were sent to all provincial licensees asking for the figures for the business of that year showing:—

1. Net amount of insurance written.
2. Net amount of insurance in force at the end of the year.
3. Net premiums received.
4. Net losses paid.

after deducting in each case reinsurance in companies licensed in Canada.

The inquiry extended to every company, stock or mutual, Canadian or foreign, carrying on business in Canada under provincial jurisdiction during the year 1916 and returns have with a few unimportant exceptions been received from all. The number of provincial licensees making returns in respect of fire insurance or casualty insurance, or both, was 230, of which 9 appear to have transacted business outside the provinces by which they were incorporated.

The tabulation which appears on page lxxxiv and the tabulation of unlicensed fire insurance on page clxvi show that the fire insurance effected in 1916 on property situated in Canada was as follows:—

| | |
|---|---|
| Dominion licensees | $ 3,418,238,680 |
| Provincial licensees | 368,271,639 |
| Unlicensed companies | 262,803,882 |
| Total | $ 4,049,314,201 |

The net premiums received and net losses paid by licensed companies during the year and the net amount of insurance in force in those companies at the end of the year are given below. The returns required to be filed by persons effecting insurance in unlicensed companies do not give this information:—

| | Insurance in force Dec. 31, 1916. | Net premiums received. | Net losses paid. |
|---|---|---|---|
| Dominion licensees | $ 3,720,058,236 | $ 27,783,851 | $ 15,116,011 |
| Provincial licensees | 849,915,678 | 3,902,504 | 2,188,438 |
| | $ 4,569,973,914 | $ 31,686,355 | $ 17,304,449 |

The net premiums received and net losses paid for miscellaneous classes of casualty insurance are as follows:—

| | Net premiums received. | Net losses paid. |
|---|---|---|
| Dominion licensees | $ 9,277,011 | $ 5,114,855 |
| Provincial licensees | 1,757,144 | 1,609,891 |
| | $ 11,034,155 | $ 6,724,746 |

FIRE INSURANCE IN CANADA, 1916.

| Business transacted by | Net insurance written. | Net in force Dec. 31, 1916. | Net premiums received. | Net losses paid. |
|---|---|---|---|---|
| | $ | $ | $ | $ |
| 1. Dominion licensees | 3,418,238,680 | 3,720,058,236 | 27,783,851 | 15,116,011 |
| 2. Provincial licensees | | | | |
| (a) Provincial companies within provinces by which they are incorporated | 322,270,079 | 755,401,438 | 3,190,014 | 1,834,679 |
| (b) Provincial companies within provinces other than those by which they are incorporated | 23,364,377 | 48,079,232 | 192,952 | 98,807 |
| (c) British and Foreign companies | 22,637,183 | 46,435,008 | 519,538 | 254,952 |
| Total for Provincial Companies | 368,271,639 | 849,915,678 | 3,902,504 | 2,188,438 |
| Grand Totals | 3,786,510,319 | 4,569,973,914 | 31,686,355 | 17,304,449 |

MISCELLANEOUS INSURANCE IN CANADA, 1916.

| Business transacted by | Net premiums received. | Net losses paid. |
|---|---|---|
| | $ | $ |
| 1. Dominion licensees | 9,295,217 | 5,156,723 |
| 2. Provincial licensees— | | |
| (a) Provincial companies within provinces by which they are incorporated | 767,417 | 656,502 |
| (b) Provincial companies within provinces other than those by which they are incorporated | 223,921 | 243,670 |
| (c) British and Foreign Companies | 765,806 | 709,719 |
| Total Provincial licensees | 1,757,144 | 1,609,891 |
| Grand Totals | 11,052,361 | 6,766,614 |

## MISCELLANEOUS INSURANCE IN CANADA, 1916.

### NET PREMIUMS RECEIVED.

| Class of business.. | Dominion Licenses. | Provincial Licensees. (a) Prov. Cos. within provinces by which they are incorp. | (b) Prov. Cos. within prov. other than those by which they are incorp. | (c) British and Foreign. | Total provincial Licensees. | Grand Totals. |
|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ |
| 1 Accident | 1,535,428 | 27,204 | ..... | 53,060 | 80,264 | 1,615,692 |
| 2 Accident and Sickness combined | 585,775 | 30,900 | 1,621 | 3,526 | 36,047 | 621,822 |
| 3 Automobile (including Fire risk) | 341,944 | ..... | ..... | 5,169 | 5,169 | 347,113 |
| 4 Automobile (excluding Fire risk) | 567,559 | ..... | ..... | 24,781 | 24,781 | 592,340 |
| 5 Burglary | 118,673 | ..... | ..... | ..... | ..... | 118,673 |
| 6 Employers' Liability | 1,930,198 | 1,541 | ..... | 29,165 | 30,706 | 1,960,904 |
| 7 Explosion | 63,435 | ..... | ..... | ..... | ..... | 63,435 |
| 8 Guarantee | 799,010 | 58,095 | 509 | 1,321 | 59,925 | 858,935 |
| 9 Hail | 1,430,866 | 552,138 | 215,154 | 640,681 | 1,407,973 | 2,838,839 |
| 10 Inland Transportation | 165,605 | ..... | ..... | 1,816 | 1,816 | 167,421 |
| 11 Live Stock | 76,084 | 7,863 | 5,428 | ..... | 13,291 | 89,375 |
| 12 Plate Glass | 271,302 | 45,982 | 1,209 | 5,590 | 52,781 | 324,083 |
| 13 Sickness | 1,109,801 | 4,692 | ..... | 513 | 5,205 | 1,115,006 |
| 14 Sprinkler Leakage | 51,823 | ..... | ..... | ..... | ..... | 51,823 |
| 15 Steam Boiler | 199,017 | ..... | ..... | ..... | ..... | 199,017 |
| 16 Title | 50 | ..... | ..... | ..... | ..... | 50 |
| 17 Tornado | 48,564 | 39,002 | ..... | 184 | 39,186 | 87,750 |
| Totals | 9,295,134 | 767,417 | 223,921 | 765,806 | 1,757,144 | 11,052,278 |

### NET LOSSES PAID.

| Class of business. | Dominion Licensees. | Provincial Licensees. (a) Prov. Cos. within provinces by which they are incorp. | (b) Prov. Cos. within prov. other than those by which they are incorp. | (c) British and Foreign. | Total provincial licensees. | Grand Totals. |
|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ |
| 1 Accident | 624,449 | 18,347 | ..... | 22,208 | 40,555 | 665,004 |
| 2 Accident and sickness combined | 293,441 | 3,515 | 1,048 | 2,641 | 7,204 | 300,645 |
| 3 Automobile (including Fire risk) | 137,774 | ..... | ..... | 1,363 | 1,363 | 139,137 |
| 4 Automobile (excluding Fire risk) | 167,319 | ..... | ..... | 12,786 | 12,786 | 180,105 |
| 5 Burglary | 15,347 | ..... | ..... | ..... | ..... | 15,347 |
| 6 Employers' Liability | 1,133,653 | ..... | ..... | 21,493 | 21,493 | 1,155,146 |
| 7 Explosion | None. | ..... | ..... | ..... | None. | None. |
| 8 Guarantee | 156,377 | 8,600 | 1,683 | 88 | 10,371 | 166,748 |
| 9 Hail | 1,602,081 | 591,727 | 238,850 | 647,670 | 1,478,247 | 3,080,328 |
| 10 Inland Transportation | 74,695 | ..... | ..... | 79 | 79 | 74,774 |
| 11 Live Stock | 51,825 | 2,048 | 1,275 | ..... | 3,323 | 55,148 |
| 12 Plate Glass | 125,296 | 20,329 | 814 | 749 | 21,892 | 147,188 |
| 13 Sickness | 720,830 | 3,004 | ..... | 642 | 3,646 | 724,476 |
| 14 Sprinkler Leakage | 25,753 | ..... | ..... | ..... | ..... | 25,753 |
| 15 Steam boiler | 5,384 | ..... | ..... | ..... | ..... | 5,384 |
| 16 Title | None. | None. | ..... | ..... | None. | None. |
| 17 Tornado | 22,233 | 8,932 | ..... | ..... | 8,932 | 31,165 |
| Totals | 5,156,457 | 656,502 | 243,670 | 709,719 | 1,609,891 | 6,766,348 |

## Canadian Companies Controlled by British or Foreign Companies.

During the last few years the control of a considerable number of fire and casualty companies has passed to British and foreign companies licensed to transact the same class of business in Canada.

In some cases the controlling company has arranged reinsurance treaties, on behalf of the Canadian company which it controls, with foreign unlicensed reinsurance companies, and the figures relating to this unlicensed reinsurance have not been carried into the annual statements of the Canadian company.

The result has been that while the statements of Canadian companies controlled in Canada show their entire business including unlicensed reinsurance, the statements of many of the companies controlled by British and foreign companies have shown only a part of their entire business, and as a company's underwriting is largely determined by its reinsurance arrangements, the published figures for the respective classes of Canadian companies are not properly comparable. Moreover, the Insurance Act requires that the statement of a Canadian company shall show its entire business and the omission from the statement of the figures relating to unlicensed insurance is therefore not strictly a compliance with the Act.

There has also been a tendency towards a mingling of the accounts of the controlled company and the controlling company, and payments to the Head Office of the controlling company have in some cases been made when a declaration of dividends by the Canadian company would have been unjustifiable under section 136 of the Act. The question has also been raised as to whether the directors of some of these controlled companies are properly qualified, having regard to the provisions of the Insurance Act or the companies' charters.

In order that these defects may be remedied the following circular was sent to all the companies concerned, and it is hoped that during the current year any changes in the companies' practices found to be necessary will be made.

*Memorandum for Canadian Companies controlled by British or Foreign Companies.*

The annual statements filed with the Department by some of these companies have in the past failed to show the companies' entire business on account of the fact that there has been an intermingling of the accounts of the companies and those of the controlling companies. This is particularly true in the case of the items of interest on investments and treaty reinsurance.

It has been the practice of some companies to have the interest on investments in Canada paid direct to the head office of the controlling company and either disregarded in the Canadian company's accounts or treated as a dividend paid to the controlling company.

In the case of treaty reinsurance in some cases no information whatever regarding this reinsurance is available at the head office of the company and the figures relating to the same are not included in the company's annual statement rendered to this Department.

The Department desires to draw to the attention of these companies the fact that the companies, as Canadian companies, are required to show in their annual statements the figures relating to their entire business whether or not such business be transacted in part through the agency of the head office of the controlling company.

For the annual statement for the year 1917 and subsequent statements therefore, account should be taken of all interest falling due on the invested assets of the company, and all figures showing premiums, commissions and losses in respect of treaty reinsurances should be included in the statement.

From the statement of the entire business of the company so compiled it will then be possible to ascertain the profit for the year and the amount of dividends, if any, which may be declared to the shareholders of the company should be determined in strict compliance with the provisions of section 136 of the Insurance Act, 1910.

The Department would also draw the attention of these companies to the question of the qualification of directors. In the case of companies recently incorporated the provision in their charters is that a director in order to be qualified for a position on the Board must hold absolutely in his own right and in his own name and for his own use at least $2,500 of the capital stock of the company. The Department in its examination of these companies this year will enquire particularly as to the qualification of each director and where it appears to be necessary evidence will be called for that this provision has been complied with.

## The Insurance Act, 1917.

As this volume of the Report goes to press Bill No. 53, "The Insurance Act, 1917," is before the House of Commons, and it is hoped that before the end of the session it will become law.

The new Act with an explanation of the principal changes from the existing Act, will if possible, be printed in Volume II of this Report to be issued later in the year.

G. D. FINLAYSON,
Superintendent of Insurance.

# ABSTRACT

## OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS OF FIRE INSURANCE IN CANADA FOR THE YEAR 1916 IN ACCORDANCE WITH THE INSURANCE ACT, 1910.

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## GENERAL TABLES.

Assets of Companies, Fire, etc.
Liabilities of Companies, Fire, etc.
Income and Expenditure of Companies, Fire, etc.
Percentage of Losses to Premiums, etc., etc.

# ABSTRACT FOR THE YEAR 1916.

## Fire Insurance in Canada—Canadian Companies.

| Companies. | Net cash received for Premiums. | Re-insurance and return Premiums. | Gross cash received for Premiums. | Gross amount of policies new and renewed. | Net amount at risk at date. | Net amount of losses incurred during the year. | Net amount paid for losses. | Unsettled Losses. | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | Not resisted. | Resisted. |
| | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Acadia Fire | 110,968 | 114,413 | 225,381 | 17,437,231 | 16,221,026 | 75,518 | 83,954 | 2,490 | None. |
| Beaver Fire | 27,838 | 53,156 | 80,994 | 5,180,548 | 3,633,552 | 8,425 | 8,651 | 1,065 | None. |
| British America | 679,118 | 310,288 | 989,406 | 107,750,412 | 108,192,011 | 366,835 | 307,959 | 103,875 | None. |
| British Colonial | 87,887 | 83,407 | 171,294 | 12,309,583 | 12,836,307 | 81,616 | 77,235 | 12,157 | 566 |
| British Northwestern | 56,212 | 40,003 | 96,215 | 5,440,482 | 5,355,009 | 28,610 | 25,899 | 4,720 | None. |
| Canada Accident | 5,546 | 21,218 | 26,764 | 3,701,149 | 1,421,342 | 7,713 | 5,133 | 2,581 | None. |
| Canada National | 170,189 | 151,940 | 322,129 | 21,892,153 | 22,698,211 | 117,571 | 118,220 | 11,436 | None. |
| Canadian Fire | 273,449 | 150,861 | 424,310 | 29,073,087 | 34,143,005 | 99,801 | 98,389 | 9,352 | None. |
| Canadian Lumbermen's | 180 | 19,971 | 20,151 | 985,655 | None. | None. | None. | None. | None. |
| Dominion Fire | 212,539 | 119,722 | 332,261 | 25,840,101 | 28,964,402 | 108,297 | 108,593 | 9,373 | None. |
| Dominion of Canada G'tee and Acct | 26,257 | 8,620 | 34,877 | 3,139,471 | 2,947,531 | 7,730 | 6,304 | 2,426 | None. |
| †Factories Insurance Co | 111,797 | 155,843 | 267,640 | 14,847,441 | None. | 81,276 | 76,385 | 14,386 | 6,930 |
| Hamilton Fire | 41,186 | 38,683 | 79,869 | 10,544,394 | 9,487,780 | 21,038 | 22,588 | None. | None. |
| Hudson Bay | 130,169 | 100,177 | 230,346 | 18,543,976 | 13,429,140 | 87,023 | 85,471 | 9,878 | None. |
| Imperial Underwriters | 96,958 | 26,128 | 123,086 | 16,114,339 | 14,723,812 | 65,662 | 46,702 | 23,144 | None. |
| Liverpool Manitoba | 233,550 | 204,392 | 437,942 | 37,264,142 | 34,045,870 | 142,814 | 140,282 | 19,362 | None. |
| London Mutual | 397,458 | 271,031 | 668,489 | 70,707,648 | 63,471,699 | 282,594 | 279,365 | 13,945 | None. |
| Mercantile Fire | 245,758 | 50,011 | 295,769 | 30,865,259 | 33,320,311 | 147,768 | 148,499 | 12,696 | 500 |
| Mount Royal | 381,590 | 328,494 | 710,084 | 59,986,872 | 55,423,704 | 212,510 | 182,855 | 31,334 | 2,143 |
| North Empire Fire | 80,436 | 118,334 | 198,770 | 12,187,370 | 8,619,405 | 93,240 | 103,303 | 21,537 | None. |
| North West Fire | 125,923 | 49,548 | 175,471 | 14,204,920 | 15,622,256 | 98,410 | 94,041 | 13,309 | 2,000 |
| Occidental Fire | 127,632 | 119,907 | 247,539 | 16,489,699 | 11,438,681 | 61,251 | 54,518 | 14,989 | 1,500 |
| Pacific Coast Fire | 90,661 | 56,054 | 146,715 | 11,781,872 | 10,953,830 | 30,880 | 29,815 | 5,889 | None. |
| Quebec Fire | 257,956 | 55,783 | 313,739 | 30,136,463 | 35,807,920 | 162,642 | 152,070 | 18,639 | 2,000 |
| Western | 846,619 | 912,183 | 1,758,802 | 166,381,652 | 119,372,493 | 324,952 | 339,287 | 79,673 | None. |
| Totals for 1916 | 4,817,876 | 3,560,167 | 8,378,043 | 742,805,919 | 662,129,297 | 2,714,176 | 2,595,578 | 438,256 | 15,639 |
| Totals for 1915 | 4,559,076 | 3,375,024 | 7,934,100 | 673,244,131 | 682,793,482 | 2,424,291 | 2,625,869 | 265,502 | 4,543 |

†This Company has ceased business and has reinsured its policies with the Western Assurance Co. as at December 20, 1916.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Alliance | 240,250 | 27,504 | 273,754 | 28,042,379 | 40,073,101 | 123,233 | 114,759 | 14,460 | 302 |
| Atlas | 495,108 | 80,339 | 575,447 | 49,077,491 | 68,164,987 | 328,904 | 337,971 | 15,023 | 5,000 |
| British Dominions General | 90,277 | 18,545 | 108,822 | 11,313,641 | 13,671,112 | 89,879 | 62,429 | 29,178 | 4,000 |
| Caledonian | 426,418 | 69,339 | 495,757 | 45,458,083 | 66,598,065 | 283,181 | 290,004 | 13,596 | 10,000 |
| Commercial Union | 1,013,179 | 379,831 | 1,393,010 | 141,066,541 | 128,953,122 | 685,409 | 639,752 | 90,500 | 2,500 |
| Employers' Liability | 420,791 | 80,904 | 501,695 | 49,467,297 | 52,052,997 | 198,043 | 189,871 | 19,405 | 1,000 |
| General Accident, Fire and Life | 329,492 | 58,356 | 387,848 | 29,149,191 | 37,750,868 | 179,624 | 164,823 | 43,107 | 1,325 |
| Guardian Assurance | 989,086 | 164,040 | 1,153,126 | 95,967,518 | 120,050,535 | 696,023 | 588,909 | 136,047 | None. |
| Law Union and Rock | 246,634 | 45,119 | 291,753 | 27,193,781 | 34,999,804 | 135,858 | 131,140 | 11,656 | 6,387 |
| Liverpool and London and Globe | 1,320,340 | 301,696 | 1,622,036 | 155,014,746 | 191,887,733 | 794,775 | 718,868 | 132,987 | None. |
| London Guarantee and Accident | 54,534 | 11,735 | 66,269 | 14,230,618 | 12,231,275 | 21,065 | 11,956 | 9,109 | None. |
| London and Lancashire Fire | 716,846 | 143,743 | 860,589 | 89,037,938 | 100,709,038 | 437,531 | 356,933 | 119,614 | None. |
| London Assurance | 310,808 | 54,656 | 365,464 | 33,317,443 | 45,241,023 | 132,023 | 131,239 | 18,467 | None. |
| Marine Insurance Co | None. | None. | None. | None. | None. | None. | None. | None. | None. |
| North British and Mercantile | 920,026 | 167,865 | 1,087,891 | 117,038,418 | 148,492,200 | 521,993 | 497,670 | 51,879 | 25,500 |
| Northern Assurance Co | 761,895 | 100,928 | 862,823 | 72,651,285 | 91,895,948 | 584,822 | 571,654 | 82,130 | None. |
| Norwich Union Fire | 787,656 | 89,487 | 877,143 | 72,706,741 | 98,981,487 | 484,615 | 431,288 | 96,167 | None. |
| Ocean Accident and Guarantee | 138,259 | 2,232 | 140,491 | 18,037,201 | 14,279,122 | 71,822 | 65,087 | 6,760 | None. |
| Palatine Insurance Co | 276,444 | 94,201 | 370,645 | 32,327,500 | 30,900,518 | 210,883 | 199,057 | 23,733 | None. |
| Phœnix, of London | 964,766 | 253,538 | 1,218,304 | 101,711,370 | 127,071,041 | 469,178 | 430,961 | 85,782 | 1,000 |
| Provincial | 36,953 | 6,815 | 43,768 | 6,439,370 | 7,310,909 | 44,084 | 18,029 | 27,015 | None. |
| Royal Exchange | 442,054 | 60,326 | 502,380 | 48,659,559 | 55,257,702 | 224,100 | 202,859 | 22,405 | 2,500 |
| Royal Insurance Co | 1,471,655 | 278,044 | 1,749,699 | 162,489,584 | 221,809,567 | 779,468 | 739,389 | 120,335 | None. |
| Scottish Union and National | 403,579 | 64,744 | 468,323 | 45,342,889 | 60,124,704 | 230,455 | 203,345 | 45,763 | None. |
| Sun Insurance Office | 533,836 | 88,330 | 622,166 | 56,933,231 | 71,861,635 | 292,739 | 305,232 | 26,243 | None. |
| Union Assurance Society | 494,239 | 147,419 | 641,658 | 59,055,853 | 64,415,321 | 334,922 | 324,375 | 46,641 | 3,000 |
| Yorkshire | 403,678 | 82,595 | 486,273 | 43,327,155 | 53,399,142 | 227,523 | 208,857 | 34,802 | 4,235 |
| Totals for 1916 | 14,294,803 | 2,872,331 | 17,167,134 | 1,606,346,835 | 1,958,789,616 | 8,583,052 | 7,926,463 | 1,322,864 | 66,749 |
| Totals for 1915 | 13,609,360 | 2,930,546 | 16,539,906 | 1,438,037,721 | 1,828,316,532 | 6,742,667 | 6,889,360 | 655,340 | 77,810 |

## ABSTRACT FOR THE YEAR 1916—*Concluded.*

### Fire Insurance in Canada—United States and other Companies.

| Companies. | Net cash received for Premiums. | Re-insurance and return Premiums. | Gross cash received for Premiums. | Gross amount of policies new and renewed. | Net amount at risk at date. | Net amount of losses incurred during the year. | Net amount paid for losses. | Unsettled Losses. | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | Not resisted. | Resisted. |
| | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Ætna Insurance Co. | 336,180 | 51,758 | 387,938 | 35,158,368 | 44,524,711 | 160,885 | 154,964 | 38,419 | None. |
| American Central | 76,258 | 101,510 | 177,768 | 22,726,001 | 10,966,690 | 46,494 | 51,021 | 6,954 | None. |
| American Insurance Co. | 46,993 | 5,858 | 52,851 | 3,372,197 | 4,360,602 | 4,976 | 9,745 | 351 | None. |
| American Lloyds | 22,540 | 3,684 | 26,224 | 8,437,918 | 7,079,572 | 82,132 | 5,162 | 77,065 | None. |
| California Insurance Co. | 40,090 | 13,761 | 53,851 | 3,385,852 | 3,142,703 | 22,708 | 22,724 | 148 | None. |
| Connecticut Fire | 140,594 | 62,005 | 202,599 | 17,632,269 | 16,550,112 | 76,117 | 75,504 | 6,216 | 149 |
| Continental Insurance Co. | 317,380 | 111,251 | 428,631 | 43,819,412 | 39,170,344 | 165,918 | 138,224 | 51,411 | 1,000 |
| Equitable Fire and Marine | 43,490 | 130,830 | 174,320 | 16,073,373 | 6,120,912 | 22,654 | 21,224 | 3,519 | None. |
| Fidelity-Phenix | 345,203 | 109,603 | 454,806 | 41,800,540 | 39,183,423 | 205,940 | 170,811 | 53,470 | 500 |
| Fireman's Fund | 127,870 | 30,310 | 158,180 | 16,478,630 | 16,888,031 | 58,965 | 50,481 | 16,298 | None. |
| Firemen's Insurance | 74,766 | 15,845 | 90,611 | 7,055,482 | 12,317,518 | 46,992 | 29,729 | 25,675 | None. |
| General Fire of Paris | 69,575 | 32,944 | 102,519 | 8,353,555 | 7,132,215 | 58,371 | 70,785 | 16,790 | 2,200 |
| German American | 347,801 | 151,352 | 499,153 | 57,656,659 | 48,097,668 | 219,655 | 218,112 | 39,699 | 4,890 |
| Glens Falls | 149,497 | 36,323 | 185,820 | 15,386,334 | 17,281,311 | 94,536 | 93,811 | 15,150 | 7,600 |
| Globe and Rutgers | 404,607 | 97,716 | 502,323 | 53,090,487 | 48,873,407 | 267,311 | 231,851 | 64,865 | None. |
| Hartford Fire | 1,012,399 | 157,862 | 1,170,261 | 112,177,889 | 126,516,473 | 516,650 | 444,513 | 119,023 | None. |
| Home Insurance Co. | 898,665 | 169,800 | 1,068,465 | 99,494,937 | 113,530,109 | 476,287 | 428,152 | 122,951 | None. |
| Insurance Co. of North America | 431,406 | 67,292 | 498,698 | 52,502,707 | 63,623,961 | 211,968 | 197,638 | 24,888 | None. |
| Insurance Co. of State of Pa. | 96,061 | 41,987 | 138,048 | 15,037,457 | 14,858,808 | 66,763 | 61,158 | 20,613 | None. |
| Millers National | 37,663 | 10,586 | 48,249 | 6,016,248 | 5,518,105 | 19,475 | 13,682 | 6,703 | None. |
| National-Ben Franklin | 86,977 | 21,825 | 108,802 | 9,534,439 | 14,782,172 | 39,498 | 38,586 | 6,672 | None. |
| National Fire of Hartford | 500,103 | 130,650 | 630,753 | 54,229,351 | 57,963,131 | 247,678 | 251,861 | 62,846 | None. |
| National Union Fire of Pittsburgh | 206,870 | 62,847 | 269,717 | 23,027,348 | 23,171,916 | 142,190 | 130,583 | 38,516 | 450 |
| La Nationale Compagnie d'Assurances | 152,093 | 46,022 | 198,115 | 17,431,064 | 18,409,672 | 96,142 | 86,606 | 16,247 | None. |
| Niagara Fire | 137,959 | 63,604 | 201,563 | 17,558,707 | 15,013,028 | 96,099 | 100,776 | 12,249 | None. |
| Northwestern National | 129,435 | 21,059 | 150,494 | 14,541,757 | 18,667,250 | 82,042 | 59,404 | 26,019 | None. |
| Phenix Compagnie Française | 66,597 | 34,223 | 100,820 | 7,029,090 | 6,569,301 | 33,786 | 31,061 | 3,004 | None. |
| Phœnix of Hartford | 365,244 | 170,190 | 535,434 | 50,663,224 | 54,101,927 | 194,237 | 193,557 | 21,263 | None. |
| Providence Washington | 179,955 | 40,482 | 220,437 | 19,457,829 | 18,379,109 | 121,670 | 119,694 | 18,832 | None. |
| Queen, of America | 614,935 | 128,847 | 743,782 | 62,709,008 | 80,126,966 | 364,992 | 334,706 | 52,005 | 10,000 |
| St. Paul Fire and Marine | 330,644 | 79,336 | 409,980 | 38,391,355 | 35,111,492 | 205,745 | 203,285 | 35,706 | None. |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Springfield Fire and Marine | 465,582 | 121,061 | 586,643 | 70,569,473 | 60,987,818 | 296,469 | 306,783 | 37,781 | None. |
| Stuyvesant | 40,497 | 42,148 | 82,645 | 9,215,645 | 7,268,799 | 50,365 | 39,388 | 37,736 | None. |
| L'Union, Paris, France | 193,428 | 38,737 | 232,165 | 20,241,119 | 25,178,257 | 125,195 | 121,039 | 17,169 | None. |
| Westchester Fire | 181,816 | 53,869 | 235,685 | 18,830,202 | 17,671,801 | 83,627 | 85,402 | 16,161 | 400 |
| Totals for 1916 | 8,671,173 | 2,457,177 | 11,128,350 | 1,069,085,926 | 1,099,139,323 | 5,010,442 | 4,592,022 | 1,110,414 | 27,189 |
| Totals for 1915 | 8,306,397 | 2,542,508 | 10,848,905 | 1,000,271,051 | 1,020,510,788 | 4,487,505 | 4,646,720 | 652,731 | 47,047 |

## RECAPITULATION.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Canadian Companies | 4,817,876 | 3,560,167 | 8,378,043 | 742,805,919 | 662,129,297 | 2,714,176 | 2,595,578 | 438,256 | 15,639 |
| British Companies | 14,294,803 | 2,872,331 | 17,167,134 | 1,606,346,835 | 1,958,789,616 | 8,583,652 | 7,926,463 | 1,322,864 | 66,749 |
| United States and other Companies | 8,071,173 | 2,457,177 | 11,128,350 | 1,069,085,926 | 1,099,139,323 | 5,010,442 | 4,592,022 | 1,110,414 | 27,189 |
| Totals for 1916 | 27,783,852 | 8,889,675 | 36,673,527 | 3,418,238,680 | 3,720,058,236 | 16,308,270 | 15,114,063 | 2,871,534 | 109,577 |
| Totals for 1915 | 26,474,833 | 8,848,078 | 35,322,911 | 3,111,552,903 | 3,531,620,802 | 13,654,463 | 14,161,949 | 1,573,579 | 124,837 |

## Summary of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880.

| | Premiums Received. | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1869. | 1870. | 1871. | 1872. | 1873. | 1874. | 1875. | 1876. | 1877. | 1878. | 1879. | 1880. | Total. |
| *Canadian Companies.* | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| British America | 113,833 | 114,377 | 135,852 | 174,047 | 191,035 | 194,077 | 184,790 | 146,532 | 174,892 | 174,006 | 66,401 | 186,895 | 1,956,746 |
| Canada Agricultural | ..... | ..... | ..... | ..... | ..... | 109,892 | 131,639 | 115,897 | 97,463 | ..... | ..... | ..... | 454,896 |
| Canada Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 94,788 | 133,625 | 118,055 | 141,378 | 167,609 | 655,455 |
| Citizens | ..... | ..... | ..... | ..... | ..... | ..... | 129,893 | 244,363 | 136,653 | 91,971 | 89,718 | 87,041 | 779,639 |
| Dominion | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 27,175 | 53,308 | 70,388 | 155,871 |
| *London Mutual Fire | 60,702 | 71,135 | 78,072 | 62,807 | 73,614 | 74,377 | 60,333 | 80,448 | 96,136 | 88,441 | 92,987 | 106,602 | 945,654 |
| National Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 86,098 | 93,812 | 60,070 | 44,046 | ..... | 284,026 |
| Ottawa Agricultural | ..... | ..... | ..... | ..... | ..... | ..... | 7,947 | 64,882 | 86,174 | 35,858 | ..... | ..... | 194,861 |
| Provincial | 99,913 | 97,633 | 171,514 | 161,158 | 190,857 | 244,331 | 217,213 | 179,236 | 72,495 | ..... | ..... | ..... | 1,434,350 |
| Quebec | 72,234 | 72,725 | 73,602 | 77,508 | 75,169 | 79,453 | 86,424 | 82,203 | 80,042 | 66,012 | 60,600 | 62,559 | 888,531 |
| Royal Canadian | ..... | ..... | ..... | ..... | ..... | 392,434 | 312,951 | 260,678 | 196,014 | 146,773 | 116,754 | 128,298 | 1,553,902 |
| †Sovereign | ..... | ..... | 20,680 | 59,121 | 55,623 | 83,256 | 80,091 | 92,656 | 95,117 | 82,819 | 63,695 | †107,879 | 740,931 |
| Stadacona | ..... | ..... | ..... | ..... | ..... | 21,918 | 183,009 | 201,429 | 84,132 | ..... | ..... | ..... | 490,488 |
| Western | 154,680 | 180,730 | 227,698 | 262,206 | 256,598 | 254,049 | 252,355 | 232,431 | 276,395 | 270,716 | 268,935 | 272,758 | 2,909,551 |
| | 501,362 | 536,600 | 707,418 | 796,847 | 842,896 | 1,453,78 | 11,646,654 | 1,881,641 | 1,622,955 | 1,161,896 | 1,102,822 | 1,190,029 | 13,444,901 |
| *British Companies.* | | | | | | | | | | | | | |
| Commercial Union | 81,890 | 86,371 | 80,162 | 57,329 | 29,782 | 84,066 | 127,253 | 133,695 | 174,249 | 195,590 | 190,264 | 231,607 | 1,472,258 |
| Guardian | 3,156 | 8,780 | 17,392 | 32,947 | 54,387 | 51,225 | 50,905 | 42,717 | 54,433 | 51,813 | 50,253 | 62,745 | 480,753 |
| Imperial | 64,522 | 82,004 | 85,915 | 102,750 | 134,710 | 134,794 | 126,945 | 121,548 | 153,012 | 156,988 | 149,449 | 156,461 | 1,469,098 |
| Lancashire | 40,487 | 34,615 | 33,561 | 43,967 | 66,733 | 43,097 | 71,455 | 101,116 | 142,109 | 161,828 | 161,064 | 184,145 | 1,084,177 |
| Liverpool and London and Globe | 286,398 | 273,303 | 263,696 | 260,262 | 258,632 | 219,948 | 138,480 | 106,771 | 129,083 | 148,024 | 157,617 | 155,880 | 2,398,094 |
| London and Lancashire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 9,448 | 9,448 |
| London Assurance | 55,931 | 56,496 | 63,330 | 67,385 | 79,368 | 60,086 | 47,450 | 45,893 | 74,425 | 61,272 | 51,095 | 52,454 | 715,185 |
| North British | 141,822 | 168,500 | 203,724 | 235,290 | 309,234 | 322,516 | 292,503 | 265,910 | 288,943 | 282,475 | 262,508 | 253,871 | 3,027,356 |
| Northern | 18,115 | 25,252 | 50,682 | 69,905 | 72,359 | 76,397 | 60,830 | 59,737 | 68,799 | 76,040 | 68,628 | 75,175 | 721,919 |
| Norwich Union | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 20,507 | 20,507 |
| Phœnix, of London | 86,081 | 82,643 | 80,133 | 108,215 | 158,403 | 188,503 | 162,030 | 151,223 | 157,844 | 171,410 | 150,898 | 162,339 | 1,659,722 |
| Queen | 94,048 | 106,616 | 122,609 | 150,530 | 179,562 | 163,329 | 160,594 | 153,273 | 198,087 | 193,664 | 182,042 | 195,069 | 1,899,423 |
| Royal | 241,683 | 238,451 | 262,509 | 315,848 | 371,045 | 405,501 | 361,514 | 323,450 | 360,915 | 359,006 | 343,317 | 417,150 | 4,000,389 |
| Scottish Commercial | ..... | ..... | ..... | ..... | ..... | ..... | 37,446 | 46,774 | 76,932 | 82,240 | 80,516 | 19,513 | 343,421 |
| Scottish Imperial | 4,878 | 22,367 | 36,133 | 55,192 | 59,050 | 60,011 | 46,250 | 45,303 | 48,389 | 54,590 | 51,503 | 52,044 | 535,710 |
| | 1,119,011 | 1,185,398 | 1,299,846 | 1,499,620 | 1,773,265 | 1,809,473 | 1,683,715 | 1,597,410 | 1,927,220 | 1,994,940 | 1,899,154 | 2,048,408 | 19,837,460 |

| *United States Co's.* | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Ætna | 107,635 | 114,121 | 153,751 | 177,943 | 183,929 | 168,147 | 152,835 | 130,658 | 118,640 | 118,901 | 110,533 | 103,175 | 1,640,268 |
| Agricultural of Watertown | ..... | 5,431 | 68,301 | 73,613 | 64,641 | ..... | ..... | ..... | ..... | ..... | ‡ 27,279 | 47,290 | 286,615 |
| Andes | ..... | ..... | 31,431 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 31,431 |
| Hartford | 57,531 | 75,229 | 60,909 | 80,687 | 103,635 | 90,902 | 96,054 | 78,207 | 83,332 | 80,618 | 80,184 | 83,191 | 976,529 |
| Home | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Phenix, of Brooklyn | ..... | ..... | ..... | ..... | ..... | ..... | 15,506 | 20,090 | 11,858 | 6,075 | 7,516 | 7,484 | 68,529 |
| | 165,166 | 194,781 | 314,452 | 332,243 | 352,255 | 259,049 | 264,395 | 228,955 | 213,830 | 211,594 | 225,512 | 241,140 | 3,003,372 |

## RECAPITULATION.

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian Companies | 501,302 | 530,600 | 707,418 | 796,847 | 842,896 | 1,453,781 | 1,646,654 | 1,881,641 | 1,622,955 | 1,161,896 | 1,102,822 | 1,190,029 | 13,444,901 |
| British Companies | 1,119,011 | 1,185,398 | 1,299,846 | 1,499,620 | 1,773,265 | 1,809,473 | 1,683,715 | 1,597,410 | 1,927,220 | 1,994,940 | 1,899,154 | 2,018,408 | 19,837,460 |
| United States Co | 165,166 | 194,781 | 314,452 | 332,243 | 352,255 | 259,049 | 264,395 | 228,955 | 213,830 | 211,594 | 225,512 | 241,140 | 3,003,372 |
| Grand totals | 1,785,539 | 1,916,779 | 2,321,716 | 2,628,710 | 2,968,416 | 3,522,303 | 3,594,764 | 3,708,006 | 3,764,005 | 3,368,430 | 3,227,488 | 3,479,577 | 36,285,733 |

*Formerly the Agricultural Mutual.
†Formerly the Isolated Risk. In its premiums for 1880 the $17,352 received for reinsurance of risks of the National has not been included.
‡This is exclusive of $63,310 received for reinsurance of the risks of Canada Agricultural and Ottawa Agricultural.

## Summary of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

| | Premiums Received. | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Totals for 1869 to 1880. | 1881. | 1882. | 1883. | 1884. | 1885. | 1886. | 1887. | 1888. | 1889. | 1890. | 1891. | Totals from 1869 to 1891. |
| *Canadian Companies.* | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| British America | 1,956,746 | 146,386 | 127,951 | 121,071 | 152,920 | 197,317 | 207,629 | 211,585 | 197,723 | 203,489 | 204,476 | 196,812 | 3,924,105 |
| Canada Agricultural | 454,896 | | | | | | | | | | | | 454,896 |
| Canada Fire | 655,455 | 192,894 | 32,984 | | | | | | | | | | 881,333 |
| Citizens' | 779,639 | 100,873 | 137,941 | 181,393 | 228,265 | 195,181 | 203,269 | 206,340 | 203,727 | 205,308 | 187,409 | 205,281 | 2,834,626 |
| Dominion | 155,871 | 34,371 | | | | | | | | | | | 190,242 |
| Eastern | | | | | | | | | | 27,938 | 99,777 | 119,364 | 247,079 |
| *London Mutual Fire | 945,654 | 122,189 | 104,893 | 110,830 | 118,246 | 124,324 | 111,148 | 118,618 | 129,882 | 131,696 | 131,881 | 128,367 | 2,277,728 |
| National Fire | 284,026 | | | | | | | | | | | | 284,026 |
| Ottawa Agricultural | 194,861 | | | | | | | | | | | | 194,861 |
| Provincial | 1,434,350 | | | | | | | | | | | | 1,434,350 |
| Quebec | 888,531 | 49,287 | 49,867 | 64,434 | 66,720 | 77,029 | 85,390 | 84,670 | 87,955 | 96,908 | 113,095 | 111,642 | 1,775,528 |
| Royal Canadian | 1,553,902 | 154,585 | 164,622 | 193,021 | 243,729 | 183,124 | 169,178 | 162,212 | 171,846 | 175,017 | 178,056 | 184,118 | 3,533,410 |
| †Sovereign | 740,931 | 123,476 | 102,554 | 88,443 | | | | | | | | | 1,055,404 |
| Stadacona | 490,488 | | | | | | | | | | | | 490,488 |
| Western | 2,909,551 | 282,409 | 312,621 | 332,609 | 330,548 | 330,904 | 331,096 | 338,010 | 340,858 | 333,592 | 335,190 | 333,152 | 6,510,540 |
| | 13,444,901 | 1,206,470 | 1,033,433 | 1,091,801 | 1,140,428 | 1,107,879 | 1,107,710 | 1,121,435 | 1,131,991 | 1,173,948 | 1,249,884 | 1,278,736 | 26,088,616 |
| *British Companies.* | | | | | | | | | | | | | |
| Atlas | | | | | | | | 32,969 | 45,895 | 55,945 | 63,701 | 58,162 | 256,672 |
| Caledonian | | | | 71,047 | 90,047 | 88,281 | 92,531 | 105,539 | 106,886 | 107,905 | 103,689 | 100,936 | 867,761 |
| City of London | | | 127,100 | 149,665 | 171,502 | 170,338 | 170,317 | 160,215 | 153,789 | 143,490 | 140,758 | 144,256 | 1,531,430 |
| Commercial Union | 1,472,258 | 277,885 | 307,967 | 294,508 | 312,381 | 302,935 | 299,911 | 285,071 | 286,903 | 305,678 | 318,697 | 359,153 | 4,823,347 |
| Employers' Liability | | | | | | | | 45,199 | 48,748 | 54,574 | 61,730 | 68,352 | 278,603 |
| Fire Insurance Association | | 43,296 | 110,989 | 109,316 | 134,109 | 126,497 | 147,145 | 127,419 | 117,721 | 109,642 | 113,900 | 103,367 | 1,243,401 |
| Glasgow and London | | | | | ‡128,261 | 161,630 | 205,251 | 304,578 | 319,529 | 311,610 | 188,574 | | 1,619,733 |
| Guardian | 480,753 | 64,915 | 71,095 | 97,785 | 143,518 | 150,313 | 150,430 | 162,669 | 179,807 | 194,448 | 195,007 | 180,565 | 2,071,205 |
| Imperial | 1,469,098 | 170,486 | 179,520 | 199,062 | 205,142 | 185,778 | 182,141 | 195,650 | 213,440 | 218,135 | 211,895 | 206,524 | 3,636,871 |
| Lancashire | 1,084,177 | 197,980 | 208,539 | 210,159 | 226,468 | 208,454 | 194,767 | 192,695 | 212,992 | 223,197 | 253,229 | 254,233 | 3,466,890 |
| Liverpool and London and Globe | 2,398,094 | 157,565 | 161,962 | 195,602 | 213,133 | 207,436 | 224,050 | 232,994 | 253,446 | 257,022 | 279,594 | 287,909 | 4,868,807 |
| London and Lancashire | 9,448 | 30,964 | 105,197 | 95,299 | 93,115 | 89,974 | 93,042 | 102,841 | 123,183 | 153,148 | 167,692 | 172,204 | 1,236,107 |
| London Assurance | 715,185 | 62,402 | 66,576 | 76,959 | 63,415 | 60,932 | 65,956 | 72,312 | 75,883 | 72,673 | 87,537 | 90,564 | 1,510,394 |
| Manchester | | | | | | | | | | | 53,067 | 96,309 | 149,376 |
| National, of Ireland | | | | 32,528 | 45,969 | 54,082 | 71,432 | 73,840 | 73,413 | 77,053 | 75,138 | 74,116 | 577,571 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| North British | 3,027 356 | 271,375 | 273,516 | 293,579 | 323,171 | 308,392 | 303,808 | 304,199 | 312,663 | 307,680 | 313,247 | 338,018 | 6,377,004 |
| Northern | 721,919 | 95,525 | 132,259 | 169,577 | 193,755 | 181,260 | 146,406 | 154,105 | 170,111 | 170,604 | 179,523 | 174,564 | 2,489,608 |
| Norwich Union | 20,507 | 52,901 | 73,067 | 90,770 | 92,451 | 90,185 | 88,683 | 86,664 | 89,800 | 89,334 | 93,026 | 101,378 | 968,766 |
| Phœnix of London | 1,659,722 | 178,497 | 204,138 | 203,548 | 225,510 | 208,022 | 194,942 | 219,891 | 206,427 | 216,422 | 228,449 | 226,643 | 3,972,211 |
| Queen | 1,899,423 | 194,162 | 207,111 | 216,314 | 226,932 | 222,647 | 210,447 | 213,406 | 228,850 | 253,175 | 262,485 | 219,742 | 4,354,694 |
| Royal | 4,000,389 | 503,233 | 569,481 | 609,973 | 531,307 | 498,738 | 508,612 | 521,141 | 523,580 | 534,299 | 552,723 | 536,126 | 9,889,602 |
| Scottish Commercial | 343,421 | | | | | | | | | | | | 343,421 |
| Scottish Imperial | 535,710 | 52,072 | 72,314 | 12,759 | | | | | | | | | 672,855 |
| Scottish Union and National | | | 37,627 | 50,400 | 51,033 | 60,507 | 79,141 | 100,695 | 115,916 | 114,598 | 123,755 | 134,247 | 867,919 |
| Union Assurance Society | | | | | | | | | | | 4,717 | 77,941 | 82,658 |
| United Fire | | | | | | | | | | | | 183,862 | 183,862 |
| | 19,837,460 | 2,353,258 | 2,908,458 | 3,178,850 | 3,472,119 | 3,376,401 | 3,429,012 | 3,693,992 | 3,859,282 | 3,970,632 | 4,072,133 | 4,189,171 | 58,340,768 |
| *United States Co's.* | | | | | | | | | | | | | |
| Ætna | 1,640,268 | 107,571 | 105,571 | 114,615 | 114,885 | 107,688 | 103,382 | 124,413 | 129,986 | 120,290 | 125,767 | 133,832 | 2,928,268 |
| Agricultural of Watertown | 286,615 | 57,361 | 51,885 | 70,457 | 74,840 | 70,393 | 78,389 | 79,570 | 75,134 | 79,249 | 77,541 | 77,753 | 1,079,187 |
| Andes | 31,431 | | | | | | | | | | | | 31,431 |
| Connecticut | | | | | | | 23,321 | 34,344 | 42,515 | 41,952 | 36,791 | 36,638 | 215,561 |
| Hartford | 976,529 | 87,616 | 103,355 | 131,133 | 135,369 | 131,177 | 124,597 | 127,371 | 128,510 | 128,235 | 128,684 | 149,422 | 2,351,998 |
| Home | | | | | | | | | | | | | |
| Insurance Co. of North America | | | | | | | | | | 2,904 | 26,773 | 46,150 | 75,827 |
| Phœnix of Brooklyn | 68,529 | 14,840 | 27,004 | 37,885 | 42,487 | 58,922 | 65,924 | 63,377 | 69,845 | 70,806 | 72,552 | 84,310 | 676,481 |
| Phœnix of Hartford | | | | | | | | | | | 45,946 | 129,904 | 175,850 |
| Queen of America | | | | | | | | | | | | 42,800 | 42,800 |
| | 3,003,372 | 267,388 | 287,815 | 354,090 | 367,581 | 368,180 | 395,613 | 429,075 | 445,990 | 443,436 | 514,054 | 700,809 | 7,577,403 |

## RECAPITULATION.

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian Companies | 13,444,901 | 1,206,470 | 1,033,433 | 1,091,801 | 1,140,428 | 1,107,879 | 1,107,710 | 1,121,435 | 1,131,991 | 1,173,948 | 1,249,884 | 1,278,736 | 26,088,616 |
| British Companies | 19,837,460 | 2,353,258 | 2,908,458 | 3,178,850 | 3,472,119 | 3,376,401 | 3,429,012 | 3,693,992 | 3,859,282 | 3,970,632 | 4,072,133 | 4,189,171 | 58,340,768 |
| United States Co.s | 3,003,372 | 267,388 | 287,815 | 354,090 | 367,581 | 368,180 | 395,613 | 429,075 | 445,990 | 443,436 | 514,054 | 700,809 | 7,577,403 |
| Grand totals | 36,285,733 | 3,827,116 | 4,229,706 | 4,624,741 | 4,980,128 | 4,852,460 | 4,932,335 | 5,244,502 | 5,437,263 | 5,588,016 | 5,836,071 | 6,168,716 | 92,006,787 |

*Formerly the Agricultural Mutual.
†Formerly the Isolated Risk.
‡Not including $124,272 for reinsurance of risks of the Sovereign Insurance Company.

SUMMARY OF PREMIUMS received for Fire Insurance in Canada by all Companies, for the years 1869 to 1902, inclusive.—*Con.*

| | Totals, for 1869 to 1891. | PREMIUMS RECEIVED. | | | | | | | | | | | Totals, for 1869 to 1902. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1892. | 1893. | 1894. | 1895. | 1896. | 1897. | 1898. | 1899. | 1900. | 1901. | 1902. | |
| *Canadian Companies.* | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Anglo-American | | | | | | | | | | 91,925 | 157,846 | 224,463 | 474,234 |
| British America | 3,924,105 | 172,414 | 202,076 | 220,398 | 276,294 | 288,119 | 296,273 | 302,255 | 347,188 | 235,868 | 350,233 | 414,847 | 7,030,070 |
| Canada Agricultural | 454,896 | | | | | | | | | | | | 454,896 |
| Canada Fire | 881,333 | | | | | | | | | | | | 881,333 |
| Canadian Fire | | | | | | | 42,376 | 56,508 | 79,662 | 112,412 | 134,572 | 162,676 | 588,206 |
| Citizens | 2,834,626 | 22,335 | | | | | | | | | | | 2,856,961 |
| Dominion | 190,242 | | | | | | | | | | | | 190,242 |
| Eastern | 247,079 | 190,663 | 264,511 | 164,115 | 27,826 | | | | | | | | 894,194 |
| Equity Fire | | | | | | | | | | | 92,536 | 127,665 | 220,201 |
| *London Mutual Fire | 2,277,728 | 128,513 | 122,772 | 155,762 | 184,519 | 171,331 | 183,394 | 210,304 | 197,778 | 210,694 | 260,290 | 333,306 | 4,426,391 |
| Mercantile | | 98,585 | 129,379 | 161,649 | 153,365 | 107,568 | 69,671 | 71,789 | 69,698 | 76,378 | 93,260 | 79,142 | 1,110,484 |
| National Fire | 284,026 | | | | | | | | | | | | 284,026 |
| Ottawa Fire | | | | | | | | | | 117,386 | 130,532 | 140,285 | 388,203 |
| Ottawa Agricultural | 194,861 | | | | | | | | | | | | 194,861 |
| Provincial | 1,434,350 | | | | | | | | | | | | 1,434,350 |
| Quebec | 1,775,528 | 111,578 | 90,631 | 86,522 | 90,259 | 98,792 | 86,359 | 105,512 | 99,309 | 87,494 | 90,570 | 91,114 | 2,813,668 |
| Royal Canadian | 3,533,410 | 4,613 | | | | | | | | | | | 3,538,023 |
| †Sovereign | 1,055,404 | | | | | | | | | | | | 1,055,404 |
| Stadacona | 490,488 | | | | | | | | | | | | 490,488 |
| Victoria-Montreal | | | | | | | | | 41,853 | 37,474 | | | 79,327 |
| Western | 6,510,540 | 323,340 | 328,428 | 319,848 | 418,863 | 396,045 | 343,143 | 375,559 | 348,251 | 329,120 | 427,571 | 482,295 | 10,603,003 |
| | 26,088,016 | 1,052,041 | 1,137,797 | 1,108,294 | 1,151,126 | 1,061,855 | 1,021,216 | 1,121,927 | 1,183,739 | 1,298,751 | 1,727,41 | 02,055,793 | 40,008,565 |
| *British Companies.* | | | | | | | | | | | | | |
| **Albion Fire Ins. Ass'n. | 1,243,401 | 105,216 | 119,693 | | | | | | | | | | 1,468,310 |
| Alliance | | 172,368 | 203,641 | 175,016 | 169,589 | 155,115 | 181,141 | 187,036 | 184,326 | 150,786 | 105,469 | 147,381 | 1,831,868 |
| Atlas | 256,672 | 92,890 | 100,301 | 115,078 | 128,282 | 131,701 | 139,859 | 144,123 | 150,159 | 160,024 | 248,678 | 284,796 | 1,952,563 |
| Caledonian | 867,761 | 112,084 | 133,021 | 147,031 | 157,169 | 158,810 | 161,718 | 171,777 | 209,222 | 218,202 | 245,705 | 260,582 | 2,843,082 |
| City of London | 1,531,430 | 56,824 | | | | | | | | | | | 1,588,254 |
| Commercial Union | 4,823,347 | 357,747 | 364,276 | 385,647 | 373,555 | 362,375 | 352,964 | 342,317 | 343,388 | 372,261 | 424,009 | 442,169 | 8,944,055 |
| Employers' Liability | 278,603 | 76,958 | 9,128 | | | | | | | | | | 364,689 |
| ‡Glasgow and London | 1,619,733 | | | | | | | | | | | | 1,619,733 |
| Guardian | 2,071,205 | 236,617 | 294,310 | 287,175 | 290,007 | 322,355 | 313,723 | 300,025 | 320,833 | 322,218 | 395,463 | 445,608 | 5,599,538 |
| Imperial | 3,636,871 | 201,177 | 189,962 | 180,055 | 186,812 | 200,828 | 214,030 | 235,373 | 275,460 | 293,722 | 306,499 | 159,007 | 6,085,796 |
| Lancashire | 3,466,890 | 285,920 | 259,563 | 260,854 | 278,705 | 275,227 | 287,045 | 307,238 | 327,886 | 329,015 | 132,030 | 471 | 6,210,844 |
| ††Law Union and Rock | | | | | | | | | 26,859 | 50,430 | 63,830 | 66,177 | 207,296 |
| Liverpool and London and Globe | 4,868,807 | 312,472 | 323,872 | 330,175 | 353,996 | 353,541 | 352,228 | 343,981 | 349,264 | 369,966 | 399,352 | 417,774 | 8,775,428 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| London and Lancashire | 1,236,107 | 190,308 | 194,053 | 170,472 | 181,436 | 195,260 | 214,128 | 209,023 | 207,095 | 220,607 | 251,142 | 259,033 | 3,528,664 |
| London Assurance | 1,510,394 | 101,206 | 107,918 | 118,754 | 121,333 | 134,996 | 128,400 | 131,713 | 131,420 | 116,182 | 134,952 | 135,187 | 2,875,455 |
| Manchester | 149,376 | 121,229 | 118,940 | 190,006 | 171,291 | 186,969 | 195,416 | 198,857 | 219,727 | 223,674 | 220,291 | 191,950 | 2,187,726 |
| National of Ireland | 577,571 | 90,476 | 100,301 | 115,078 | 128,282 | 131,701 | 139,859 | 144,123 | 150,159 | 160,024 | 229,536 | 268,000 | 2,235,110 |
| North British | 6,377,004 | 380,393 | 383,663 | 396,615 | 392,021 | 462,927 | 431,093 | 431,314 | 450,855 | 448,853 | 505,536 | 569,743 | 11,230,017 |
| Northern | 2,489,608 | 170,128 | 172,523 | 161,571 | 181,064 | 192,090 | 197,622 | 224,111 | 258,008 | 266,345 | 326,194 | 360,501 | 4,999,765 |
| Norwich Union | 968,766 | 118,399 | 142,281 | 137,557 | 187,824 | 213,605 | 270,584 | 270,860 | 279,909 | 293,292 | 347,145 | 396,957 | 3,627,239 |
| Phœnix of London | 3,972,211 | 250,285 | 260,576 | 260,506 | 304,805 | 319,317 | 362,427 | 403,022 | 502,604 | 538,801 | 594,203 | 705,756 | 8,475,113 |
| Queen | 4,354,694 | | | | | | | | | | | | 4,354,694 |
| Royal | 9,889,602 | 567,387 | 594,631 | 568,972 | 604,234 | 616,175 | 600,107 | 583,260 | 613,606 | 639,260 | 814,149 | 981,856 | 17,073,299 |
| Scottish Commercial | 343,421 | | | | | | | | | | | | 343,421 |
| Scottish Imperial | 672,855 | | | | | | | | | | | | 672,855 |
| Scottish Union and National | 867,919 | 137,817 | 134,593 | 119,941 | 144,043 | 172,975 | 169,962 | 170,765 | 185,417 | 209,101 | 326,909 | 311,874 | 2,951,316 |
| Sun Insurance Office | | 37,131 | 93,809 | 127,494 | 164,509 | 175,496 | 181,170 | 175,809 | 177,679 | 178,670 | 222,504 | 247,225 | 1,781,496 |
| Union Assurance Co | 82,658 | 104,398 | 135,047 | 192,300 | 213,306 | 244,584 | 271,727 | 248,018 | 288,232 | 284,587 | 301,851 | 294,872 | 2,661,580 |
| United Fire | 183,862 | 173,044 | 187,094 | 156,459 | 18,027 | | | | | | | | 718,477 |
| | 58,340,768 | 4,455,474 | 4,623,196 | 4,602,747 | 4,750,290 | 5,006,047 | 5,165,202 | 5,223,345 | 5,652,228 | 5,846,020 | 6,595,447 | 6,946,919 | 117,207,683 |
| *United States Cos.* | | | | | | | | | | | | | |
| Ætna | 2,928,268 | 139,084 | 143,836 | 138,191 | 137,268 | 141,215 | 163,847 | 167,998 | 175,043 | 176,236 | 190,952 | 209,001 | 4,711,539 |
| Agric. of Watertown | 1,079,187 | 61,923 | 51,585 | 43,930 | 35,188 | 33,229 | 4,053 | | | | | | 1,309,100 |
| American Fire | | | | | | | | | 33,216 | 42,818 | −3,709 | | 72,325 |
| Andes | 31,431 | | | | | | | | | | | | 31,431*WW* |
| Connecticut | 215,561 | 33,054 | 32,509 | 32,811 | 38,633 | 41,253 | 44,657 | 51,129 | 57,215 | 61,993 | 53,173 | 59,090 | 721,078 |
| Hartford | 2,351,998 | 144,483 | 138,504 | 144,480 | 156,537 | 157,980 | 162,970 | 178,307 | 185,804 | 207,015 | 230,284 | 223,802 | 4,282,164 |
| Home, New Haven | | | | | | | | | | | | | |
| Home, New York | | | | | | | | | | | | 82,277 | 82,277 |
| Ins. Co. of North America | 75,827 | 54,885 | 66,321 | 82,919 | 94,007 | 101,243 | 103,108 | 114,345 | 122,925 | 141,451 | 167,107 | 181,620 | 1,305,758 |
| Phenix of Brooklyn | 676,481 | 88,426 | 89,314 | 89,542 | 100,185 | 91,809 | 59,922 | 75,132 | 77,288 | 120,384 | 147,379 | 178,036 | 1,793,898 |
| Phœnix of Hartford | 175,850 | 211,876 | 238,319 | 192,951 | 197,867 | 155,162 | 149,928 | 127,584 | 119,606 | 124,755 | 126,764 | 139,791 | 1,960,453 |
| Queen of America | 42,800 | 271,081 | 272,214 | 275,504 | 282,281 | 286,057 | 282,753 | 290,364 | 302,828 | 312,525 | 415,541 | 500,755 | 3,534,703 |
| | 7,577,403 | 1,004,812 | 1,032,602 | 1,000,328 | 1,041,966 | 1,007,948 | 971,243 | 1,004,859 | 1,074,525 | 1,187,177 | 1,327,491 | 1,574,372 | 19,804,726 |

## RECAPITULATION.

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian Companies | 26,088,616 | 1,052,041 | 1,137,797 | 1,108,294 | 1,151,126 | 1,061,855 | 1,021,216 | 1,121,927 | 1,183,739 | 1,298,751 | 1,727,410 | 2,055,793 | 40,008,565 |
| British Companies | 58,340,768 | 4,455,474 | 4,623,196 | 4,602,747 | 4,750,290 | 5,006,047 | 5,165,202 | 5,223,345 | 5,652,228 | 5,846,020 | 6,595,447 | 6,946,919 | 117,207,683 |
| United States Cos | 7,577,403 | 1,004,812 | 1,032,602 | 1,000,328 | 1,041,966 | 1,007,948 | 971,243 | 1,004,859 | 1,074,525 | 1,187,177 | 1,327,491 | 1,574,372 | 19,804,726 |
| Grand Totals | 92,006,787 | 6,512,327 | 6,793,595 | 6,711,369 | 6,943,382 | 7,075,850 | 7,157,661 | 7,350,131 | 7,910,492 | 8,331,948 | 9,650,348 | 10,577,084 | 177,020,974 |

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Not including $124,272 for reinsurance of risks of the Sovereign Insurance Co.
**Formerly the Fire Insurance Association. ††Formerly the Law Union and Crown.

SUMMARY OF PREMIUMS received for Fire Insurance in Canada, by all Companies, for the years 1869 to 1913, inclusive.

| Companies. | Totals for 1869 to 1902. | PREMIUMS RECEIVED. | | | | | | | | | | | Totals for 1869 to 1913. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1903. | 1904. | 1905. | 1906. | 1907. | 1908. | 1909. | 1910. | 1911. | 1912. | 1913. | |
| *Canadian.* | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Acadia Fire | ..... | ..... | ..... | 46,136 | 76,859 | 85,324 | 84,584 | 142,956 | 155,086 | 125,526 | 110,673 | 144,172 | 971,316 |
| Anglo-American | 474,234 | 271,787 | 284,863 | 286,564 | 264,515 | 266,824 | 270,407 | 242,605 | 221,140 | 218,962 | 180,441 | 202,743 | 3,185,085 |
| Beaver Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | None. | None |
| British America | 7,030,070 | 424,684 | 532,271 | 470,969 | 513,127 | 576,277 | 473,921 | 401,504 | 363,565 | 550,718 | 421,097 | 482,282 | 12,240,485 |
| British Colonial | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 12,615 | 33,796 | 46,411 |
| British Northwestern | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 29,439 | 53,481 | 82,920 |
| Canada Agrie | 454,896 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 454,896 |
| Canada Fire | 881,333 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 881,333 |
| Canada National | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 24,898 | 121,142 | 131,416 | 277,456 |
| Canadian Fire | 588,206 | 180,485 | 205,087 | 218,917 | 241,438 | 248,726 | 227,003 | 240,633 | 262,048 | 281,695 | 301,017 | 292,204 | 3,287,459 |
| Central Canada Manufacturers | ..... | ..... | ..... | ..... | ..... | 3,852 | 23,269 | 29,674 | 50,651 | 55,615 | 50,222 | 56,085 | 269,368 |
| Citizens | 2,856,961 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 2,856,961 |
| Dominion | 190,242 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 190,242 |
| Dominion Fire | ..... | ..... | ..... | ..... | ..... | 79,698 | 177,746 | 199,976 | 202,390 | 277,751 | 255,742 | 264,599 | 1,457,902 |
| Eastern | 894,194 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 894,194 |
| Eastern Canada Manufacturers | ..... | ..... | ..... | ..... | ..... | 3,852 | 23,269 | 29,674 | 15,348 | ..... | ..... | ..... | 72,143 |
| Equity Fire | 220,201 | 135,900 | 151,142 | 182,851 | 199,876 | 208,423 | 205,658 | 154,570 | 254,394 | 242,859 | 175,830 | 160,747 | 2,292,451 |
| Factories Insurance Co | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 112,043 | 211,025 | 151,976 | 110,467 | 585,511 |
| Hudson Bay Insurance | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 75,689 | 129,053 | 145,579 | 111,005 | 461,326 |
| Imperial Underwriters | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 56,512 | 56,512 |
| Liverpool-Manitoba | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 358,896 | 397,834 | 756,730 |
| *London Mutual Fire | 4,426,391 | 392,062 | 430,190 | 458,212 | 426,825 | 382,799 | 433,080 | 389,419 | 425,250 | 353,881 | 423,151 | 478,306 | 9,019,566 |
| Manitoba Assurance | ..... | ..... | ..... | 99,219 | 125,293 | 150,164 | 126,691 | 161,500 | 208,068 | 333,578 | ..... | ..... | 1,204,513 |
| Mercantile Fire | 1,110,484 | 80,009 | 92,760 | 96,861 | 121,277 | 158,699 | 164,690 | 172,111 | 195,668 | 186,782 | 213,508 | 241,393 | 2,834,242 |
| Montreal-Canada | ..... | ..... | 127,386 | 231,025 | 324,803 | 267,106 | 214,847 | 199,825 | 180,665 | 174,738 | 136,535 | 146,959 | 2,003,889 |
| Mount Royal | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 201,550 | 239,468 | 441,018 |
| National Fire | 284,026 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 284,026 |
| North Empire Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 8,154 | 26,842 | 61,182 | 81,485 | 105,814 | 283,477 |
| North West Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 84,150 | 115,078 | 199,228 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Nova Scotia Fire | | | | 32,857 | 35,481 | 51,129 | 65,224 | 79,293 | 108,465 | 137,949 | 168,651 | −61,910 | 617,139 |
| Occidental Fire | | | | | | | | 68,386 | 90,410 | 102,455 | 152,164 | 158,378 | 571,793 |
| Ontario Fire | | | | | | 245,354 | 227,320 | 165,571 | 174,891 | 180,976 | 179,616 | 100,518 | 1,274,246 |
| Ottawa Assurance | 388,203 | 190,351 | 161,041 | 175,239 | 187,662 | 3,866 | 37,290 | 27,493 | 10,772 | 20,366 | −3,513 | | 1,195,769 |
| Ottawa Agricultural | 194,861 | | | | | | | | | | | | 194,861 |
| Pacific Coast Fire | | | | | | | 30,294 | 46,985 | 53,571 | 64,802 | 99,441 | 66,826 | 361,919 |
| Provincial | 1,434,350 | | | | | | | | | | | | 1,434,350 |
| Quebec | 2,813,668 | 93,964 | 119,631 | 126,742 | 124,079 | 149,138 | 159,117 | 174,658 | 198,305 | 190,816 | 216,762 | 229,960 | 4,596,840 |
| Richmond and Drummond | | | | | 38,629 | 92,539 | 102,893 | 94,212 | −20,418 | | | | 307,855 |
| Rimouski | | | | | | 214,941 | 247,625 | 332,250 | 306,684 | 331,161 | 310,998 | 199,770 | 1,943,429 |
| Royal Canadian | 3,538,023 | | | | | | | | | | | | 3,538,023 |
| †Sovereign | 1,055,404 | | | | | | | | | | | | 1,055,404 |
| Sovereign Fire | | | | | 27,560 | 73,801 | 71,871 | 63,713 | 71,319 | 70,601 | 109,347 | −16,077 | 472,135 |
| Stadocona | 490,488 | | | | | | | | | | | | 490,488 |
| Victoria-Montreal | 79,327 | | | | | | | | | | | | 79,327 |
| Western | 10,603,003 | 513,256 | 576,904 | 588,122 | 471,895 | 418,823 | 452,573 | 339,180 | 501,766 | 399,752 | 374,895 | 597,472 | 15,837,641 |
| | 40,008,565 | 2,282,498 | 2,681,275 | 3,013,714 | 3,179,319 | 3,681,335 | 3,819,372 | 3,764,341 | 4,334,612 | 4,727,141 | 5,063,409 | 5,099,298 | 81,654,879 |
| *British.* | | | | | | | | | | | | | |
| ‡Albion Fire Insurance Association | 1,468,310 | | | | | | | | | | | | 1,468,310 |
| Alliance | 1,831,868 | 204,485 | 242,675 | 154,112 | 140,736 | 130,804 | 132,712 | 144,660 | 189,357 | 199,726 | 206,684 | 224,905 | 3,802,724 |
| Atlas | 1,952,563 | 292,829 | 374,880 | 395,116 | 397,120 | 430,960 | 424,924 | 447,265 | 475,196 | 459,899 | 497,116 | 541,479 | 6,689,347 |
| Caledonian | 2,843,082 | 262,839 | 300,843 | 313,320 | 312,942 | 325,678 | 317,585 | 327,341 | 357,401 | 388,130 | 431,217 | 436,727 | 6,617,105 |
| City of London | 1,588,254 | | | | | | | | | | | | 1,588 254 |
| Commercial Union | 8,944,055 | 458,743 | 528,215 | 539,213 | 548,442 | 602,268 | 1,020,459 | 1,080,096 | 1,152,862 | 1,233,650 | 792,177 | 843,850 | 17,744,030 |
| Employers' Liability | 364,689 | | | | | | | | | 95,484 | 174,606 | 247,675 | 882,454 |
| General Accident Fire and Life | | | | | | | 75,446 | 248,914 | 220,037 | 253,073 | 264,818 | 278,843 | 1,341,131 |
| ††Glasgow and London | 1,619,733 | | | | | | | | | | | | 1,619,733 |
| Guardian | 5,599,538 | 489,256 | 547,241 | 554,461 | 603,595 | 692,932 | 718,413 | 737,713 | 746,951 | 752,342 | 827,130 | 867,322 | 13,136,894 |
| Imperial | 6,085,796 | | | | | | | | | | | | 6,085,796 |
| Lancashire | 6,210,844 | | | | | | | | | | | | 6,210,844 |
| **Law Union and Rock | 207,296 | 83,194 | 117,898 | 123,828 | 125,833 | 143,074 | 132,707 | 137,735 | 168,874 | 183,058 | 212,748 | 236,795 | 1,873,040 |
| Liverpool and London and Globe | 8,775,428 | 684,482 | 957,611 | 1,086,199 | 1,139,347 | 1,210,725 | 1,388,605 | 1,151,480 | 1,129,594 | 1,299,799 | 1,297,207 | 1,402,255 | 21,522,732 |
| London and Lancashire Fire | 3,528,664 | 275,349 | 316,239 | 322,394 | 369,001 | 414,613 | 454,004 | 484,664 | 542,590 | 555,642 | 614,269 | 673,804 | 8,551,233 |
| London Assurance | 2,875,455 | 131,060 | 144,315 | 134,059 | 143,427 | 140,744 | 149,425 | 162,390 | 213,322 | 232,948 | 252,008 | 288,379 | 4,867,532 |
| Manchester | 2,187,726 | 197,750 | 114,838 | | | | | | | | | | 2,500,314 |

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association.
‡‡Not including $124,272 reinsurance of risks of the Sovereign Insurance Company. **Formerly the Law Union and Crown.

SUMMARY OF PREMIUMS received for Fire Insurance in Canada, by all Companies, for the years 1869 to 1913, inclusive—*Con.*

| Companies.—*Con.* | Totals for 1869 to 1902. | PREMIUMS RECEIVED. | | | | | | | | | | | Totals for 1869 to 1913. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1903. | 1904. | 1905. | 1906. | 1907. | 1908. | 1909. | 1910. | 1911. | 1912. | 1913. | |
| *British.*—Con. | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| National of Ireland | 2,235,110 | 272,129 | 100,347 | | | | | | | | | | 2,607,586 |
| North British and Mercantile | 11,230,017 | 569,180 | 648,079 | 680,717 | 697,011 | 736,274 | 793,670 | 789,309 | 796,033 | 839,615 | 940,875 | 961,355 | 19,682,135 |
| Northern | 4,999,765 | 383,105 | 446,894 | 470,404 | 487,221 | 572,650 | 568,123 | 546,028 | 568,560 | 564,135 | 636,980 | 718,600 | 10,962,465 |
| Norwich Union | 3,627,239 | 421,145 | 497,861 | 535,615 | 534,410 | 575,862 | 563,962 | 596,323 | 621,628 | 723,990 | 770,887 | 805,204 | 10,274,126 |
| Palatine Insurance Co. | | | | | | | | | | | 73,594 | 187,594 | 261,188 |
| Phœnix of London | 8,475,113 | 684,265 | 805,091 | 925,011 | 859,755 | 858,884 | 1,017,845 | 831,045 | 937,087 | 1,055,569 | 996,925 | 1,031,853 | 18,478,542 |
| Provincial | | | | | | | | | | 18,525 | 29,382 | 29,811 | 77,718 |
| Queen | 4,354,694 | | | | | | | | | | | | 4,354,694 |
| Royal | 17,073,299 | 973,773 | 1,107,031 | 1,226,570 | 1,157,449 | 1,225,488 | 1,323,012 | 1,187,394 | 1,221,855 | 1,193,833 | 1,267,798 | 1,291,623 | 30,249,125 |
| Royal Exchange | | | | | | | | | 3,700 | 213,466 | 322,085 | 406,218 | 945,469 |
| Scottish Commercial | 343,421 | | | | | | | | | | | | 343,421 |
| Scottish Imperial | 672,855 | | | | | | | | | | | | 672,855 |
| Scottish Union and National | 2,951,316 | 337,110 | 309,052 | 268,177 | 274,780 | 264,151 | 260,377 | 270,394 | 271,934 | 294,003 | 349,315 | 359,839 | 6,210,448 |
| Sun Insurance Office | 1,781,496 | 251,833 | 300,260 | 313,880 | 351,305 | 378,767 | 392,924 | 371,141 | 388,672 | 388,831 | 422,328 | 475,555 | 5,816,992 |
| Union Assurance Society | 2,661,580 | 361,905 | 484,296 | 539,750 | 459,000 | 461,509 | | | | | 438,649 | 494,145 | 5,900,834 |
| United Fire | 718,477 | | | | | | | | | | | | 718,477 |
| Yorkshire | | | | | | 137,523 | 185,210 | 207,105 | 237,582 | 259,976 | 273,327 | 334,766 | 1,635,489 |
| | 117,207,683 | 7,334,432 | 8,343,666 | 8,582,925 | 8,601,374 | 9,302,906 | 9,919,403 | 9,720,997 | 10,243,235 | 11,205,694 | 12,092,125 | 13,138,597 | 225,693,037 |
| *United States and Other.* | | | | | | | | | | | | | |
| Ætna | 4,711,539 | 212,034 | 236,078 | 255,163 | 234,767 | 239,572 | 232,900 | 243,822 | 288,999 | 268,627 | 299,480 | 321,364 | 7,544,345 |
| Agricultural of Watertown | 1,309,100 | | | | | | | | | | | | 1,309,100 |
| American Central | | | | | | | | | | | 65,715 | 178,233 | 243,948 |
| American Fire | 72,325 | | | | | | | | | | | | 72,325 |
| American Insurance Co. | | | | | | | | | | | 8,615 | 66,371 | 74,986 |
| American Lloyds | | | | | | | | | 467 | 10,490 | 13,428 | 14,749 | 39,134 |
| Andes | 31,431 | | | | | | | | | | | | 31,431 |
| California Insurance Co. | | | | | | | | | | | 10,701 | 29,416 | 40,117 |
| Connecticut Fire | 721,078 | 63,666 | 73,997 | 95,886 | 118,980 | 140,907 | 129,507 | 129,334 | 135,377 | 112,371 | 108,906 | 139,412 | 1,969,421 |
| Continental | | | | | | | | | 4,177 | 203,712 | 288,915 | 268,195 | 764,999 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Equitable Fire and Marine | | | | | | | | | | | | | 23,065 | 23,065 |
| Fidelity-Phenix | | | | | | | | | | 305,627 | 373,164 | 397,448 | 372,746 | 1,448,985 |
| Fireman's Fund | | | | | | | | | | | | 34,737 | 82,365 | 117,102 |
| Firemen's Insurance Co. | | | | | | | | | | | | 44,600 | 87,016 | 131,622 |
| La Compagnie d'Ass. Générales | | | | | | | | | | | | 11,953 | 104,280 | 116,233 |
| German American | | | | 139,126 | 160,258 | 173,898 | 196,683 | 176,560 | 206,710 | 338,811 | 413,313 | 420,036 | 2,225,395 | |
| Germania Fire | | | | | | | | | | | | 34,574 | 51,383 | 85,957 |
| Glens Falls | | | | | | | | | | | | | 729 | 729 |
| Hartford Fire | 4,232,164 | 249,366 | 361,430 | 545,981 | 606,054 | 655,510 | 636,686 | 716,326 | 743,476 | 799,871 | 887,485 | 871,942 | 11,356,291 | |
| Home, New Haven | | | | | | | | | | | | | | |
| Home Ins. Co. New York | 82,277 | 184,321 | 280,366 | 328,482 | 345,343 | 354,096 | 345,068 | 326,419 | 407,572 | 338,553 | 368,493 | 734,750 | 4,095,740 | |
| Insurance Co. of North America | 1,305,758 | 217,391 | 246,203 | 290,547 | 299,459 | 342,356 | 335,271 | 346,771 | 364,009 | 370,592 | 372,557 | 408,030 | 4,898,944 | |
| Insurance Co. of the State of Pa | | | | | | | | | | | 161,200 | 154,917 | 316,117 | |
| Lumber Insurance Company | | | | | 35,047 | 60,772 | 82,740 | 108,330 | 125,188 | 173,681 | 147,659 | 111,410 | 844,827 | |
| National Fire | | | | | | | 12,617 | 95,180 | 275,142 | 300,840 | 416,875 | 585,141 | 1,685,795 | |
| National Union Fire | | | | | | | | | | 64,183 | 156,598 | 195,005 | 415,786 | |
| Niagara Fire | | | | | | | | | | | 76,821 | 143,095 | 219,916 | |
| Northwestern National | | | | | | | | | | | 10,476 | 29,008 | 39,484 | |
| Phenix of Brooklyn | 1,793,898 | 190,020 | 237,783 | 274,999 | 296,444 | 312,426 | 327,691 | 331,830 | | | | | 3,765,091 | |
| Phœnix of Hartford | 1,960,453 | 145,432 | 177,554 | 178,656 | 180,034 | 183,792 | 181,994 | 223,129 | 306,257 | 310,388 | 351,926 | 459,969 | 4,659,584 | |
| Providence Washington | | | | | | | | | | | 119,500 | 158,638 | 278,138 | |
| Queen of America | 3,534,703 | 505,602 | 531,530 | 579,064 | 575,739 | 593,834 | 642,699 | 561,114 | 577,822 | 603,073 | 577,985 | 594,859 | 9,878,024 | |
| Rochester German | | | | 1,128 | 55,145 | 64,853 | 68,350 | 69,799 | 105,978 | | | | 366,253 | |
| Springfield Fire | | | | | | | 8,722 | 110,767 | 151,896 | 197,511 | 278,248 | 374,055 | 1,121,199 | |
| St. Paul Fire and Marine | | | | | | 8,218 | 87,672 | 124,745 | 148,987 | 151,663 | 189,652 | 224,655 | 935,492 | |
| L'Union, Paris, France | | | | | | | | | | 24,890 | 134,879 | 167,089 | 326,858 | |
| Westchester Fire | | | | | | | | | | | 56,239 | 136,129 | 192,368 | |
| | 19,804,726 | 1,767,832 | 2,144,941 | 2,689,032 | 2,907,270 | 3,130,234 | 3,288,500 | 3,564,126 | 4,147,684 | 4,642,420 | 6,038,984 | 7,508,052 | 61,633,801 | |

## RECAPITULATION.

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian | 40,008,565 | 2,282,498 | 2,681,275 | 3,013,714 | 3,179,319 | 3,681,335 | 3,819,372 | 3,764,341 | 4,334,612 | 4,727,141 | 5,063,409 | 5,099,298 | 81,654,879 |
| British Companies | 117,207,683 | 7,334,432 | 8,343,666 | 8,582,925 | 8,601,374 | 9,302,906 | 9,919,403 | 9,720,997 | 10,243,235 | 11,205,694 | 12,092,125 | 13,138,597 | 225,693,037 |
| United States and Other | 19,804,726 | 1,767,832 | 2,144,941 | 2,689,032 | 2,907,270 | 3,130,234 | 3,288,500 | 3,564,126 | 4,147,684 | 4,642,420 | 6,038,984 | 7,508,052 | 61,633,801 |
| Grand totals | 177,020,974 | 11,384,762 | 3,169,882 | 14,285,671 | 14,687,963 | 16,114,475 | 17,027,275 | 17,049,464 | 18,725,531 | 20,575,255 | 23,194,518 | 25,745,947 | 368,981,717 |

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1916, inclusive.

| | Totals for 1869 to 1913. | Premiums received, 1914. | Premiums received, 1915. | Premiums received, 1916. | Totals from 1869 to 1916. |
|---|---|---|---|---|---|
| *Canadian Companies.* | $ | $ | $ | $ | $ |
| Acadia Fire | 971,316 | 142,580 | 112,009 | 110,968 | 1,336,873 |
| Anglo-American | 3,185,085 | 204,229 | 152,045 | ..... | 3,541,359 |
| Beaver Fire | None. | 29,334 | 30,943 | 27,838 | 88,115 |
| British America | 12,240,485 | 489,750 | 506,735 | 679,118 | 13,916,088 |
| British Colonial | 46,411 | 198,129 | 64,722 | 87,887 | 397,149 |
| British Northwestern | 82,920 | 46,321 | 49,953 | 56,212 | 235,406 |
| Canada Accident | ..... | ..... | ..... | 5,546 | 5,546 |
| Canada Agricultural | 454,896 | ..... | ..... | ..... | 454,896 |
| Canada Fire | 881,333 | ..... | ..... | ..... | 881,333 |
| Canada National | 277,456 | 176,609 | 202,511 | 170,189 | 826,765 |
| Canadian Fire | 3,287,459 | 279,683 | 269,301 | 273,449 | 4,109,892 |
| §Canadian Lumbermen's Insurance Exchange | ..... | ..... | 3,782 | 180 | 3,962 |
| Central Canada Manufacturers | 269,368 | ..... | ..... | ..... | 269,368 |
| Citizens' | 2,856,961 | ..... | ..... | ..... | 2,856,961 |
| Dominion | 190,242 | ..... | ..... | ..... | 190,242 |
| Dominion Fire | 1,457,902 | 213,769 | 207,537 | 212,539 | 2,091,747 |
| Dominion of Canada Guarantee and Accident | ..... | ..... | 4,691 | 26,257 | 30,948 |
| Eastern | 894,194 | ..... | ..... | ..... | 894,194 |
| Eastern Canada Manufacturers | 72,143 | ..... | ..... | ..... | 72,143 |
| Equity Fire | 2,292,451 | —15,609 | ..... | ..... | 2,276,842 |
| Factories Insurance Co | 885,511 | 284,286 | 142,623 | 111,797 | 1,124,217 |
| Hamilton Fire | ..... | ..... | ..... | 41,186 | 41,186 |
| Hudson Bay Insurance | 461,326 | 87,868 | 90,052 | 130,169 | 769,415 |
| Imperial Underwriters | 56,512 | 95,355 | 97,070 | 96,958 | 345,895 |
| Liverpool-Manitoba | 756,730 | 419,495 | 266,296 | 233,550 | 1,676,071 |
| *London Mutual Fire | 9,019,566 | 525,657 | 466,924 | 397,458 | 10,409,605 |
| Manitoba Assurance | 1,294,513 | ..... | ..... | ..... | 1,294,513 |
| Mercantile Fire | 2,834,242 | 244,851 | 224,319 | 245,758 | 3,549,170 |
| Montreal-Canada | 2,003,889 | 131,265 | 88,871 | ..... | 2,224,025 |
| Mount Royal | 441,018 | 381,844 | 411,074 | 381,590 | 1,615,526 |
| National Fire | 284,026 | ..... | ..... | ..... | 284,026 |
| North Empire Fire | 283,477 | 93,410 | 111,108 | 80,436 | 568,431 |
| North West Fire | 199,228 | 125,711 | 139,875 | 125,923 | 590,737 |
| Nova Scotia Fire | 617,139 | ..... | ..... | ..... | 617,139 |
| Occidental Fire | 571,793 | 129,812 | 112,498 | 127,632 | 941,735 |
| Ontario Fire | 1,274,246 | ..... | ..... | ..... | 1,274,246 |
| Ottawa Assurance | 1,198,769 | ..... | ..... | ..... | 1,198,769 |
| Ottawa Agricultural | 194,861 | ..... | ..... | ..... | 194,861 |
| Pacific Coast Fire | 361,919 | 75,551 | 79,640 | 90,661 | 607,771 |
| Provincial | 1,434,350 | ..... | ..... | ..... | 1,434,350 |
| Quebec | 4,596,840 | 247,034 | 236,367 | 257,956 | 5,338,197 |
| Richmond and Drummond | 307,855 | ..... | ..... | ..... | 307,855 |
| Rimouski | 1,943,429 | ..... | ..... | ..... | 1,943,429 |
| Royal Canadian | 3,538,023 | ..... | ..... | ..... | 3,538,023 |
| †Sovereign | 1,055,404 | ..... | ..... | ..... | 1,055,404 |
| Sovereign Fire | 472,135 | ..... | ..... | ..... | 472,135 |
| Stadacona | 490,488 | ..... | ..... | ..... | 490,488 |
| Victoria-Montreal | 79,327 | ..... | ..... | ..... | 79,327 |
| Western | 15,837,641 | 409,719 | 488,130 | 846,619 | 17,582,109 |
| | 81,654,879 | 5,016,653 | 4,559,076 | 4,817,876 | 96,048,484 |

§Formerly the Lumbermen's Fire Indemnity Contract.
*Formerly the Agricultural Mutual.
†Formerly the Isolated Risk.

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1916, inclusive—*Continued.*

| | Totals for 1869 to 1913. | Premiums received, 1914. | Premiums received, 1915. | Premiums received, 1916. | Totals from 1869 to 1916. |
|---|---|---|---|---|---|
| *British Companies.* | $ | $ | $ | $ | $ |
| ‡Albion Fire Insurance Association | 1,468,310 | | | | 1,468,310 |
| Alliance | 3,802,724 | 213,203 | 215,168 | 246,250 | 4,477,345 |
| Atlas | 6,689,347 | 526,216 | 515,974 | 495,108 | 8,226,645 |
| British Dominions General | | | 96,456 | 90,277 | 186,733 |
| Caledonian | 6,617,105 | 442,976 | 433,157 | 426,418 | 7,919,656 |
| City of London | 1,588,254 | | | | 1,588,254 |
| Commercial Union | 17,744,030 | 1,000,069 | 937,765 | 1,013,179 | 20,695,043 |
| Employers' Liability | 882,454 | 308,402 | 346,005 | 420,791 | 1,957,652 |
| General Accident Fire and Life | 1,341,131 | 267,203 | 289,315 | 329,492 | 2,227,141 |
| ††Glasgow and London | 1,619,733 | | | | 1,619,733 |
| Guardian | 13,136,894 | 958,195 | 970,601 | 989,086 | 16,054,776 |
| Imperial | 6,085,796 | | | | 6,085,796 |
| Lancashire | 6,210,844 | | | | 6,210,844 |
| **Law Union and Rock | 1,873,040 | 282,305 | 257,994 | 246,634 | 2,659,973 |
| Liverpool and London and Globe | 21,522,732 | 1,383,305 | 1,342,437 | 1,320,340 | 25,568,814 |
| London Guarantee and Accident | | | 1,198 | 54,534 | 55,732 |
| London and Lancashire Fire | 8,551,233 | 691,561 | 703,503 | 716,846 | 10,663,143 |
| London Assurance | 4,867,532 | 310,412 | 300,984 | 310,808 | 5,789,736 |
| Manchester | 2,500,314 | | | | 2,500,314 |
| Marine Insurance Co | None. | None. | None. | None. | None. |
| National of Ireland | 2,607,586 | | | | 2,607,586 |
| North British and Mercantile | 19,682,135 | 943,907 | 927,240 | 920,026 | 22,473,308 |
| Northern | 10,962,465 | 736,047 | 770,010 | 761,895 | 13,230,417 |
| Norwich Union | 10,274,126 | 770,642 | 735,400 | 787,656 | 12,567,824 |
| Ocean Accident and Guarantee | | | 43,171 | 138,259 | 181,430 |
| Palatine Insurance Co | 261,188 | 239,666 | 247,025 | 276,444 | 1,024,323 |
| Phœnix, of London | 18,478,542 | 1,035,778 | 935,794 | 964,766 | 21,414,880 |
| Provincial | 77,718 | 45,591 | 40,473 | 36,953 | 200,735 |
| Queen | 4,354,694 | | | | 4,354,694 |
| Royal Exchange | 945,469 | 422,440 | 379,111 | 442,054 | 2,189,074 |
| Royal Insurance Co | 30,249,125 | 1,450,549 | 1,429,655 | 1,471,655 | 34,600,984 |
| Scottish Commercial | 343,421 | | | | 343,421 |
| Scottish Imperial | 672,855 | | | | 672,855 |
| Scottish Union and National | 6,210,448 | 350,475 | 372,392 | 403,579 | 7,336,894 |
| Sun Insurance Office | 5,816,992 | 484,222 | 483,707 | 533,836 | 7,318,757 |
| Union Assurance Society | 5,900,834 | 480,991 | 474,056 | 494,239 | 7,350,120 |
| United Fire | 718,477 | | | | 718,477 |
| Yorkshire | 1,635,489 | 366,752 | 360,769 | 403,678 | 2,766,688 |
| | 225,693,037 | 13,710,907 | 13,609,360 | 14,294,803 | 267,308,107 |
| *United States and other Companies.* | | | | | |
| Ætna | 7,544,345 | 358,554 | 314,501 | 336,180 | 8,553,580 |
| Agricultural of Watertown | 1,309,100 | | | | 1,309,100 |
| American Central | 243,948 | 163,551 | 123,338 | 76,258 | 607,095 |
| American Fire | 72,325 | | | | 72,325 |
| American Insurance Co | 74,986 | 62,518 | 62,633 | 46,993 | 247,130 |
| American Lloyds | 39,134 | 17,010 | 18,299 | 22,540 | 96,983 |
| Andes | 31,431 | | | | 31,431 |
| California Insurance Co | 40,117 | 37,410 | 37,130 | 40,090 | 154,747 |
| Connecticut Fire | 1,969,421 | 124,133 | 116,960 | 140,594 | 2,351,108 |
| Continental | 764,999 | 299,678 | 259,816 | 317,380 | 1,641,873 |
| Equitable Fire and Marine | 23,065 | 34,106 | 29,863 | 43,490 | 130,524 |
| Fidelity-Phenix | 1,448,985 | 362,151 | 330,390 | 345,203 | 2,486,729 |

‡Formerly the Fire Insurance Association.
††Not including $124,272 reinsurance of risks of the Sovereign Insurance Company.
**Formerly the Law Union and Crown.

SUMMARY of PREMIUMS received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1916, inclusive—*Concluded.*

| | Totals for 1869 to 1913. | Premiums received, 1914. | Premiums received, 1915. | Premiums received, 1916. | Totals from 1869 to 1916. |
|---|---|---|---|---|---|
| *United States and other Companies*—Con. | $ | $ | $ | $ | $ |
| Fireman's Fund | 117,102 | 117,918 | 111,074 | 127,870 | 473,964 |
| Firemen's Insurance Co | 131,622 | 89,562 | 70,360 | 74,766 | 366,310 |
| Compagnie d'Assurances Générales | 116,233 | 82,382 | 63,258 | 69,575 | 331,448 |
| German American | 2,225,395 | 470,652 | 370,849 | 347,801 | 3,414,697 |
| Germania Fire | 85,957 | 66,668 | 27,419 | ..... | 180,044 |
| Glens Falls | 729 | 133,962 | 142,722 | 149,497 | 426,910 |
| Globe and Rutgers | ..... | 132,879 | 278,165 | 404,607 | 815,651 |
| Hartford Fire | 11,356,291 | 1,012,780 | 899,129 | 1,012,399 | 14,280,599 |
| Home, New Haven | ..... | ..... | ..... | ..... | ..... |
| Home Ins. Co., New York | 4,095,740 | 817,419 | 929,416 | 898,665 | 6,741,240 |
| Insurance Co. of North America | 4,898,944 | 441,420 | 430,767 | 431,406 | 6,202,537 |
| Insurance Co. of the State of Pa. | 316,117 | 146,932 | 164,561 | 96,001 | 723,721 |
| Lumber Insurance Company | 844,827 | 100,581 | 6,555 | ..... | 951,963 |
| Millers National | ..... | ..... | 24,927 | 37,663 | 62,590 |
| National-Ben Franklin | ..... | 155,675 | 84,225 | 86,977 | 326,877 |
| National Fire | 1,685,795 | 637,386 | 494,643 | 500,103 | 3,317,927 |
| National Union Fire | 415,786 | 214,154 | 209,848 | 206,870 | 1,046,658 |
| La Nationale Compagnie d'Ass | ..... | 103,479 | 148,557 | 152,093 | 404,129 |
| Niagara Fire | 219,916 | 187,012 | 172,749 | 137,959 | 717,636 |
| Northwestern National | 39,484 | 142,584 | 134,649 | 129,435 | 446,152 |
| Phenix, of Brooklyn | 3,765,091 | ..... | ..... | ..... | 3,765,091 |
| Phenix, of Paris | ..... | ..... | 24,238 | 66,597 | 90,835 |
| Phœnix, of Hartford | 4,659,584 | 402,016 | 368,014 | 365,244 | 5,794,858 |
| Providence Washington | 278,138 | 190,649 | 197,743 | 179,955 | 846,485 |
| Queen, of America | 9,878,024 | 607,874 | 604,103 | 614,935 | 11,704,936 |
| Rochester German | 365,253 | ..... | ..... | ..... | 365,253 |
| St. Paul Fire and Marine | 935,492 | 236,513 | 253,040 | 330,644 | 1,755,689 |
| Springfield Fire | 1,121,199 | 481,373 | 479,481 | 465,582 | 2,547,635 |
| Stuyvesant | ..... | ..... | ..... | 40,497 | 40,497 |
| L'Union, Paris, France | 326,858 | 187,704 | 186,233 | 193,428 | 894,223 |
| Westchester Fire | 192,368 | 152,863 | 136,742 | 181,816 | 663,789 |
| | 61,633,801 | 8,771,598 | 8,306,397 | 8,671,173 | 87,382,969 |

RECAPITULATION.

| | | | | | |
|---|---|---|---|---|---|
| Canadian Companies | 81,654,879 | 5,016,653 | 4,559,076 | 4,817,876 | 96,048,484 |
| British Companies | 225,693,037 | 13,710,907 | 13,609,360 | 14,294,803 | 267,308,107 |
| United States and other Companies | 61,633,801 | 8,771,598 | 8,306,397 | 8,671,173 | 87,382,969 |
| Grand totals | 368,981,717 | 27,499,158 | 26,474,833 | 27,783,852 | 450,739,560 |

## Summary of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880, inclusive.

| | Losses Paid. | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1869. | 1870. | 1871. | 1872. | 1873. | 1874. | 1875. | 1876. | 1877. | 1878. | 1879. | 1880. | Total. |
| *Canadian Companies.* | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| British America | 49,538 | 61,636 | 83,669 | 89,828 | 117,970 | 92,340 | 125,435 | 106,989 | 115,015 | 73,553 | 101,804 | 81,160 | 1,098,943 |
| Canada Agricultural | ..... | ..... | ..... | ..... | ..... | 41,317 | 63,437 | 102,056 | 83,291 | ..... | ..... | ..... | 290,101 |
| Canada Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 35,688 | 134,715 | 78,517 | 102,582 | 120,719 | 472,221 |
| Citizens' | ..... | ..... | ..... | ..... | ..... | ..... | 62,632 | 168,608 | 309,010 | 69,599 | 71,197 | 55,674 | 736,720 |
| Dominion | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 10,670 | 34,024 | 48,973 | 93,673 |
| *London Mutual Fire | 42,317 | 64,078 | 55,048 | 50,165 | 47,273 | 45,047 | 59,423 | 64,166 | 68,358 | 67,599 | 85,031 | 75,098 | 723,603 |
| National Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 42,839 | 167,447 | 48,944 | 28,502 | ..... | 287,732 |
| Ottawa Agricultural | ..... | ..... | ..... | ..... | ..... | ..... | 280 | 14,302 | 52,743 | 40,779 | ..... | ..... | 108,164 |
| Provincial | 81,431 | 68,006 | 100,344 | 119,791 | 106,512 | 117,386 | 139,134 | 163,020 | 61,522 | ..... | ..... | ..... | 957,146 |
| Quebec | 28,990 | 152,076 | 17,582 | 60,630 | 57,606 | 27,840 | 61,658 | 105,753 | 37,747 | 15,304 | 19,511 | 28,807 | 613,504 |
| Royal Canadian | ..... | ..... | ..... | ..... | ..... | 157,672 | 322,405 | 332,977 | 560,179 | 55,147 | 54,597 | 63,473 | 1,546,450 |
| †Sovereign | ..... | ..... | 2,132 | 10,074 | 20,249 | 37,210 | 44,546 | 66,201 | 59,998 | 65,351 | 58,777 | 88,941 | 453,479 |
| Stadacona | ..... | ..... | ..... | ..... | ..... | ..... | 54,854 | 243,016 | 280,070 | 189,755 | ..... | ..... | 773,695 |
| Western | 73,840 | 107,618 | 155,564 | 179,981 | 138,039 | 143,652 | 148,402 | 153,373 | 250,007 | 112,845 | 131,328 | 138,794 | 1,733,503 |
| | 276,116 | 453,414 | 414,339 | 510,469 | 487,649 | 662,470 | 1,082,206 | 1,599,048 | 2,186,162 | 828,069 | 687,353 | 701,639 | 9,888,934 |
| *British Companies.* | | | | | | | | | | | | | |
| Commercial Union | 38,223 | 45,035 | 85,262 | 88,407 | 31,765 | 30,467 | 65,287 | 55,723 | 420,405 | 74,117 | 129,527 | 103,516 | 1,167,734 |
| Guardian | None. | 1,300 | 3,923 | 22,910 | 77,859 | 34,405 | 24,275 | 11,930 | 442,575 | 22,081 | 40,661 | 23,038 | 705,617 |
| Imperial | 27,587 | 71,589 | 67,986 | 80,965 | 71,295 | 68,886 | 105,942 | 55,946 | 660,979 | 67,230 | 82,762 | 49,903 | 1,411,070 |
| Lancashire | 29,368 | 28,212 | 25,055 | 53,070 | 40,802 | 45,088 | 46,393 | 40,307 | 454,572 | 70,674 | 90,180 | 87,434 | 1,017,755 |
| Liverpool and London and Globe | 183,579 | 251,405 | 215,563 | 244,474 | 130,608 | 164,156 | 193,477 | 118,873 | 526,275 | 37,093 | 78,429 | 54,703 | 2,204,635 |
| London and Lancashire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 465 | 465 |
| London Assurance | 66,274 | 33,221 | 35,034 | 84,493 | 43,875 | 56,724 | 16,544 | 37,888 | 25,118 | 29,697 | 44,827 | 14,406 | 488,101 |
| North British | 47,829 | 115,967 | 140,757 | 119,605 | 110,154 | 157,391 | 220,639 | 171,205 | 1,052,876 | 118,497 | 168,880 | 119,851 | 2,543,711 |
| Northern | 6,609 | 2,781 | 22,709 | 60,948 | 67,722 | 35,269 | 44,184 | 34,865 | 505,441 | 51,251 | 46,434 | 42,169 | 920,382 |
| Norwich Union | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 1,415 | 1,415 |
| Phœnix of London | 23,819 | 128,845 | 37,226 | 86,919 | 53,009 | 81,752 | 121,577 | 92,871 | 72,313 | 47,778 | 147,524 | 53,408 | 947,041 |
| Queen | 31,800 | 56,251 | 89,272 | 101,478 | 99,558 | 126,903 | 123,729 | 135,038 | 856,975 | 111,799 | 115,064 | 79,914 | 1,927,781 |
| Royal | 124,328 | 272,622 | 181,486 | 147,269 | 167,858 | 258,970 | 293,758 | 340,735 | 661,774 | 179,462 | 237,268 | 168,745 | 3,034,275 |
| Scottish Commercial | ..... | ..... | ..... | ..... | ..... | ..... | 9,977 | 39,648 | 14,247 | 37,401 | 46,439 | 29,617 | 177,329 |
| Scottish Imperial | None. | 17,134 | 18,127 | 45,029 | 60,811 | 60,035 | 33,830 | 33,709 | 24,755 | 33,491 | 47,545 | 26,239 | 400,765 |
| | 579,416 | 1,024,362 | 922,400 | 1,136,167 | 967,316 | 1,120,106 | 1,299,612 | 1,168,858 | 5,718,305 | 880,571 | 1,275,540 | 855,423 | 16,948,076 |

*Formerly the Agricultural Mutual.
†Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1880 inclusive—*Concluded.*

| | Losses Paid. | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1869. | 1870. | 1871. | 1872. | 1873. | 1874. | 1875. | 1876. | 1877. | 1878. | 1879. | 1880. | Total. |
| *United States Companies.* | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Ætna | 82,299 | 111,235 | 116,943 | 142,928 | 182,368 | 103,864 | 113,761 | 62,622 | 342,208 | 63,166 | 87,139 | 44,229 | 1,452,762 |
| Agricultural of Watertown | ..... | 100 | 13,168 | 33,616 | 28,204 | ..... | ..... | ..... | ..... | 1,196 | 34,325 | 33,527 | 144,136 |
| Andes | ..... | ..... | 5,668 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 5,668 |
| Hartford | 29,198 | 35,726 | 76,681 | 86,795 | 16,647 | 39,719 | 65,394 | 21,048 | 167,200 | 47,221 | 55,215 | 31,088 | 671,932 |
| Home | 60,691 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 60,691 |
| Phenix of Brooklyn | ..... | ..... | ..... | ..... | ..... | ..... | 2,558 | 15,719 | 77,044 | 2,451 | 5,626 | 672 | 104,070 |
| | 172,188 | 147,061 | 212,460 | 263,339 | 227,219 | 143,583 | 181,713 | 99,389 | 586,452 | 114,034 | 182,305 | 109,516 | 2,439,259 |

RECAPITULATION.

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian Companies | 276,116 | 453,414 | 414,339 | 510,469 | 487,649 | 662,470 | 1,082,206 | 1,599,048 | 2,186,162 | 828,069 | 687,353 | 701,639 | 9,888,034 |
| British Companies | 579,416 | 1,024,362 | 922,400 | 1,136,167 | 967,316 | 1,120,106 | 1,299,612 | 1,168,858 | 5,718,305 | 880,571 | 1,275,540 | 855,423 | 16,948,076 |
| U.S. Companies | 172,188 | 147,061 | 212,460 | 263,339 | 227,219 | 143,583 | 181,713 | 99,389 | 586,452 | 114,034 | 182,305 | 109,516 | 2,439,259 |
| Grand Totals | 1,027,720 | 1,624,837 | 1,549,199 | 1,909,975 | 1,682,184 | 1,926,159 | 2,563,531 | 2,867,295 | 8,490,919 | 1,822,674 | 2,145,198 | 1,666,578 | 29,276,269 |

## SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

| — | Totals for 1869 to 1880. | Losses Paid. 1881. | 1882. | 1883. | 1884. | 1885. | 1886. | 1887. | 1888. | 1889. | 1890. | 1891. | Totals for 1869 to 1891 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| *Canadian Companies.* | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| British America | 1,098,943 | 128,869 | 80,711 | 82,480 | 92,961 | 105,210 | 135,950 | 131,933 | 139,784 | 125,029 | 138,318 | 147,957 | 2,408,145 |
| Canada Agricultural | 290,101 | | | | | | | | | | | | 290,101 |
| Canada Fire | 472,221 | 152,074 | 73,838 | | | | | | | | | | 698,133 |
| Citizens' | 736,720 | 89,058 | 119,581 | 135,613 | 148,531 | 120,488 | 134,782 | 170,235 | 146,937 | 121,802 | 148,688 | 186,202 | 2,258,637 |
| Dominion | 93,673 | 54,582 | | | | | | | | | | | 148,255 |
| Eastern | | | | | | | | | | 200 | 35,297 | 73,162 | 108,659 |
| *London Mutual Fire | 723,603 | 94,632 | 60,758 | 70,211 | 75,748 | 78,556 | 83,830 | 102,639 | 95,257 | 92,388 | 95,952 | 86,710 | 1,660,284 |
| National | 287,732 | | | | | | | | | | | | 287,732 |
| Ottawa Agricultural | 108,164 | | | | | | | | | | | | 108,164 |
| Provincial | 957,146 | | | | | | | | | | | | 957,146 |
| Quebec | 613,504 | 392,442 | 42,338 | 49,056 | 34,829 | 39,360 | 46,033 | 61,254 | 57,976 | 68,762 | 50,499 | 75,094 | 1,531,147 |
| Royal Canadian | 1,546,450 | 142,440 | 103,328 | 117,806 | 161,489 | 114,684 | 152,313 | 126,196 | 134,896 | 115,583 | 110,347 | 155,102 | 2,980,634 |
| †Sovereign | 453,479 | 107,042 | 78,811 | 96,884 | | | | | | | | | 736,216 |
| Stadacona | 773,695 | | | | | | | | | | | | 773,695 |
| Western | 1,733,503 | 175,619 | 174,478 | 208,380 | 249,179 | 138,891 | 186,456 | 172,064 | 175,598 | 154,988 | 156,994 | 216,507 | 3,742,657 |
| | 9,888,934 | 1,336,758 | 733,843 | 760,430 | 762,737 | 597,189 | 739,364 | 764,321 | 750,448 | 678,752 | 736,095 | 940,734 | 18,689,605 |
| *British Companies.* | | | | | | | | | | | | | |
| Atlas | | | | | | | | 19,824 | 23,873 | 31,835 | 45,657 | 44,945 | 166,134 |
| Caledonian | | | | 18,631 | 67,032 | 48,046 | 72,624 | 71,996 | 69,500 | 72,645 | 73,415 | 84,273 | 578,162 |
| City of London | | | 66,220 | 82,158 | 94,585 | 86,607 | 127,550 | 117,840 | 127,144 | 79,129 | 87,048 | 66,237 | 934,518 |
| Commercial Union | 1,167,734 | 203,594 | 238,110 | 254,744 | 237,011 | 186,827 | 227,179 | 206,844 | 145,737 | 176,702 | 151,640 | 207,527 | 3,404,249 |
| Employers' Liability | | | | | | | | 11,838 | 30,892 | 28,567 | 37,012 | 42,420 | 150,729 |
| Fire Insurance Association | | 7,453 | 75,568 | 96,797 | 88,231 | 88,437 | 93,807 | 117,097 | 89,472 | 57,397 | 61,930 | 67,426 | 843,615 |
| Glasgow and London | | | | | 109,609 | 104,043 | 144,330 | 216,999 | 219,775 | 209,489 | 163,100 | | 1,167,345 |

*Formerly the Agricultural.
†Formerly the Isolated Risk.

| — | Totals for 1869 to 1880. | Losses Paid. 1881. | 1882. | 1883. | 1884. | 1885. | 1886. | 1887. | 1888. | 1889. | 1890. | 1891. | Totals for 1869 to 1891. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| *British Companies*—Con. | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Guardian | 705,617 | 58,965 | 45,027 | 38,740 | 68,562 | 79,163 | 99,846 | 121,111 | 93,334 | 115,694 | 146,763 | 154,623 | 1,727,445 |
| Imperial | 1,411,070 | 130,320 | 100,755 | 92,334 | 128,330 | 80,292 | 129,743 | 95,584 | 85,557 | 91,828 | 101,411 | 91,773 | 2,538,997 |
| Lancashire | 1,017,755 | 141,313 | 121,876 | 124,943 | 151,256 | 115,642 | 149,066 | 93,548 | 104,728 | 116,750 | 136,195 | 180,579 | 2,453,651 |
| Liverpool and London and Globe | 2,204,635 | 142,155 | 107,074 | 109,726 | 122,211 | 110,677 | 195,532 | 159,400 | 127,360 | 95,579 | 106,640 | 166,644 | 3,647,633 |
| London and Lancashire | 465 | 9,379 | 30,537 | 76,682 | 57,974 | 64,993 | 43,218 | 65,226 | 42,890 | 40,284 | 103,102 | 71,450 | 606,200 |
| London Assurance | 488,101 | 24,283 | 35,707 | 51,289 | 40,626 | 46,119 | 47,855 | 52,333 | 28,605 | 24,178 | 39,100 | 33,279 | 911,475 |
| Manchester | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 6,700 | 47,525 | 54,225 |
| National of Ireland | ..... | ..... | ..... | 6,472 | 24,700 | 38,094 | 76,134 | 53,554 | 43,823 | 37,437 | 50,772 | 60,242 | 391,228 |
| North British | 2,543,711 | 253,794 | 179,488 | 168,409 | 190,535 | 155,895 | 186,642 | 190,752 | 165,952 | 199,930 | 174,988 | 246,459 | 4,656,555 |
| Northern | 920,382 | 65,338 | 89,217 | 87,365 | 166,240 | 105,279 | 130,787 | 100,586 | 99,298 | 86,775 | 126,609 | 101,091 | 2,078,967 |
| Norwich Union | 1,415 | 14,205 | 40,436 | 54,098 | 48,063 | 48,695 | 46,074 | 62,316 | 46,101 | 36,618 | 54,650 | 68,605 | 521,276 |
| Phœnix of London | 947,041 | 121,359 | 123,946 | 145,025 | 176,594 | 91,904 | 150,407 | 112,280 | 96,786 | 88,548 | 110,201 | 138,527 | 2,302,618 |
| Queen | 1,927,781 | 150,759 | 150,717 | 132,189 | 140,051 | 129,232 | 128,645 | 119,306 | 107,049 | 107,028 | 115,506 | 117,058 | 3,325,321 |
| Royal | 3,034,275 | 324,667 | 315,855 | 418,241 | 360,084 | 295,008 | 267,443 | 307,772 | 284,209 | 227,111 | 294,526 | 366,376 | 6,495,567 |
| Scottish Commercial | 177,329 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 177,329 |
| Scottish Imperial | 400,765 | 21,821 | 39,593 | 21,229 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 483,408 |
| Scottish Union and National | ..... | ..... | 8,318 | 13,599 | 18,294 | 20,222 | 21,282 | 38,828 | 62,380 | 45,013 | 41,466 | 82,863 | 352,265 |
| Union Assurance Soc'y | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 1,125 | 33,275 | 34,400 |
| United Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 79,965 | 79,965 |
| | 16,948,076 | 1,669,405 | 1,768,444 | 1,992,671 | 2,290,588 | 1,895,175 | 2,338,164 | 2,335,034 | 2,094,465 | 1,968,537 | 2,229,556 | 2,553,162 | 40,083,277 |
| *United States Companies* | | | | | | | | | | | | | |
| Ætna | 1,452,762 | 60,018 | 82,164 | 51,952 | 55,224 | 54,276 | 68,401 | 68,430 | 73,742 | 58,422 | 84,647 | 74,395 | 2,184,433 |
| Agricultural of Watertown | 144,136 | 29,316 | 20,271 | 28,965 | 33,740 | 38,663 | 49,976 | 54,946 | 47,337 | 70,273 | 44,920 | 67,015 | 629,558 |
| Andes | 5,666 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 5,666 |
| Connecticut | ..... | ..... | ..... | ..... | ..... | ..... | 7,704 | 23,546 | 23,238 | 10,117 | 13,822 | 13,462 | 91,888 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Hartford | 671,932 | 71,227 | 56,554 | 71,415 | 85,534 | 68,868 | 69,043 | 65,544 | 58,558 | 57,552 | 109,018 | 108,034 | 1,493,279 |
| Home | 60,691 | | | | | | | | | | | | 60,691 |
| Insurance Co. of North America | | | | | | | | | | | 11,866 | 21,104 | 32,970 |
| Phenix of Brooklyn | 104,070 | 3,100 | 3,710 | 14,795 | 17,500 | 25,116 | 28,736 | 91,693 | 26,034 | 32,558 | 27,297 | 46,323 | 420,932 |
| Phœnix of Hartford | | | | | | | | | | | 9,346 | 73,474 | 82,820 |
| Queen of America | | | | | | | | | | | | 7,994 | 7,994 |
| | 2,439,259 | 163,661 | 162,699 | 167,127 | 191,998 | 186,923 | 223,860 | 304,159 | 228,909 | 228,922 | 300,916 | 411,801 | 5,010,234 |

## RECAPITULATION.

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian Companies | 9,888,934 | 1,336,758 | 733,843 | 760,430 | 762,737 | 597,189 | 739,364 | 764,321 | 750,448 | 678,752 | 736,095 | 940,734 | 18,689,605 |
| British Companies | 16,948,076 | 1,669,405 | 1,768,444 | 1,992,671 | 2,290,588 | 1,895,175 | 2,338,164 | 2,335,034 | 2,094,465 | 1,968,537 | 2,229,556 | 2,553,162 | 40,083,277 |
| United States Cos | 2,439,259 | 163,661 | 162,699 | 167,127 | 191,998 | 186,923 | 223,860 | 304,159 | 228,909 | 228,922 | 300,916 | 411,801 | 5,010,234 |
| Grand totals | 29,276,269 | 3,169,824 | 2,664,986 | 2,920,228 | 3,245,323 | 2,679,287 | 3,301,388 | 3,403,514 | 3,073,822 | 2,876,211 | 3,266,567 | 3,905,697 | 63,783,116 |

SUMMARY of Losses paid for Fire Insurance in Canada, by all Companies for the Years 1869 to 1902, inclusive.

| — | Totals for 1869 to 1891. | Losses Paid. | | | | | | | | | | | Totals for 1869 to 1902. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1892. | 1893. | 1894. | 1895. | 1896. | 1897. | 1898. | 1899. | 1900. | 1901. | 1902. | |
| *Canadian Companies.* | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Anglo-American | | | | | | | | | | 51,804 | 82,516 | 105,206 | 239,526 |
| British America | 2,408,145 | 148,511 | 144,298 | 148,829 | 172,857 | 165,721 | 176,736 | 158,025 | 162,873 | 217,077 | 209,468 | 160,072 | 4,272,612 |
| Canada Agricultural | 290,101 | | | | | | | | | | | | 290,101 |
| Canada Fire | 698,133 | | | | | | | | | | | | 698,133 |
| Canadian Fire | | | | | | | 13,665 | 30,451 | 19,540 | 77,916 | 66,747 | 59,542 | 267,861 |
| Citizens | 2,258,637 | 28,521 | 712 | | | | | | | | | | 2,287,870 |
| Dominion | 148,255 | | | | | | | | | | | | 148,255 |
| Eastern | 108,659 | 119,835 | 188,314 | 151,672 | 64,481 | | | | | | | | 632,961 |
| Equity Fire | | | | | | | | | | | 37,956 | 55,075 | 93,031 |
| *London Mutual Fire | 1,660,284 | 96,262 | 99,088 | 126,532 | 117,940 | 125,638 | 131,415 | 119,357 | 120,542 | 124,692 | 139,713 | 156,868 | 3,018,331 |
| Mercantile | | 82,370 | 81,686 | 99,890 | 125,110 | 127,692 | 44,214 | 45,066 | 34,293 | 52,655 | 47,589 | 28,076 | 768,641 |
| National Fire | 287,732 | | | | | | | | | | | | 287,732 |
| Ottawa Fire | | | | | | | | | | 47,615 | 84,583 | 71,290 | 203,488 |
| Ottawa Agricultural | 108,164 | | | | | | | | | | | | 108,164 |
| Provincial | 957,146 | | | | | | | | | | | | 957,146 |
| Quebec | 1,531,147 | 81,974 | 71,592 | 63,311 | 53,727 | 66,734 | 101,507 | 49,279 | 104,916 | 94,128 | 66,516 | 32,798 | 2,317,629 |
| Royal Canadian | 2,980,634 | 8,306 | | | | | | | | | | | 2,988,940 |
| †Sovereign | 736,216 | | | | | | | | | | | | 736,216 |
| Stadacona | 773,695 | | | | | | | | | | | | 773,695 |
| Victoria-Montreal | | | | | | | | | 8,137 | 51,741 | | | 59,878 |
| Western | 3,742,657 | 226,440 | 211,459 | 211,637 | 272,888 | 227,781 | 251,354 | 185,527 | 186,800 | 295,459 | 274,811 | 196,287 | 6,283,100 |
| | 18,689,605 | 792,219 | 797,149 | 801,871 | 807,003 | 713,566 | 718,891 | 587,705 | 637,101 | 1,013,087 | 1,009,899 | 865,214 | 27,433,310 |
| *British Companies.* | | | | | | | | | | | | | |
| ‡Albion Fire Ins. Ass | 843,615 | 90,724 | 82,427 | | | | | | | | | | 1,016,766 |
| Alliance | | 115,399 | 177,903 | 162,232 | 124,330 | 106,319 | 94,831 | 118,921 | 106,732 | 242,278 | 150,163 | 22,399 | 1,421,507 |
| Atlas | 166,134 | 53,611 | 76,220 | 65,669 | 71,814 | 77,705 | 85,491 | 140,729 | 107,556 | 149,933 | 147,032 | 141,318 | 1,283,212 |
| Caledonian | 578,162 | 59,888 | 97,590 | 102,019 | 93,696 | 99,723 | 101,706 | 95,913 | 144,855 | 281,437 | 215,475 | 101,992 | 1,972,456 |
| City of London | 934,518 | 42,937 | | | | | | | | | | | 977,455 |
| Commercial Union | 3,404,249 | 289,795 | 253,659 | 241,680 | 298,272 | 221,423 | 255,943 | 276,668 | 287,269 | 300,438 | 281,721 | 153,784 | 6,267,901 |
| Employers' Liability | 150,729 | 51,649 | 53,423 | | | | | | | | | | 255,801 |
| Glasgow and London | 1,167,345 | | | | | | | | | | | | 1,167,345 |
| Guardian | 1,727,445 | 193,029 | 172,147 | 217,304 | 218,756 | 188,995 | 240,995 | 170,135 | 216,100 | 334,694 | 324,933 | 198,438 | 4,202,971 |
| Imperial | 2,538,997 | 93,039 | 161,072 | 106,669 | 109,880 | 104,225 | 121,872 | 118,173 | 199,057 | 307,418 | 216,795 | 104,145 | 4,181,342 |
| Lancashire | 2,453,651 | 173,592 | 196,318 | 157,654 | 223,166 | 165,504 | 205,372 | 153,435 | 243,329 | 293,934 | 206,042 | 20,273 | 4,492,270 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ††Law Union and Rock | | | | | | | | | 3,535 | 34,025 | 41,995 | 13,048 | 8 92,603 | |
| Liverpool and London and Globe | 3,647,633 | 202,829 | 281,337 | 215,783 | 249,608 | 204,133 | 259,826 | 209,097 | 280,406 | 301,809 | 343,103 | 187,846 | 6,383,410 | |
| London and Lancashire | 606,200 | 106,277 | 95,406 | 108,758 | 162,376 | 89,008 | 105,652 | 226,586 | 106,307 | 195,108 | 135,574 | 114,700 | 2,051,952 | |
| London Assurance | 911,475 | 47,823 | 75,476 | 75,179 | 109,385 | 62,386 | 100,147 | 156,950 | 77,269 | 132,271 | 113,541 | 43,430 | 1,905,332 | |
| Manchester | 54,225 | 79,519 | 109,692 | 148,745 | 155,536 | 107,167 | 149,540 | 112,863 | 147,384 | 321,487 | 204,759 | 73,324 | 1,664,241 | |
| National of Ireland | 391,228 | 61,713 | 77,817 | 65,741 | 71,814 | 77,705 | 85,491 | 140,729 | 107,556 | 149,933 | 128,980 | 120,683 | 1,479,390 | |
| North British | 4,656,555 | 240,402 | 336,358 | 225,264 | 240,028 | 209,793 | 332,504 | 272,694 | 345,245 | 520,111 | 354,205 | 233,388 | 7,966,547 | |
| Northern | 2,078,967 | 101,738 | 121,612 | 113,862 | 156,392 | 132,853 | 110,389 | 125,305 | 158,868 | 187,078 | 242,012 | 100,804 | 3,629,880 | |
| Norwich Union | 521,276 | 74,582 | 91,242 | 114,258 | 131,346 | 123,332 | 172,310 | 196,340 | 171,356 | 293,017 | 252,542 | 176,084 | 2,317,655 | |
| Phœnix of London | 2,302,618 | 135,335 | 165,067 | 162,357 | 149,890 | 138,331 | 193,552 | 230,395 | 318,356 | 396,234 | 398,455 | 242,672 | 4,833,262 | |
| Queen | 3,325,321 | | | | | | | | | | | | 3,325,321 | |
| Royal | 6,495,567 | 361,616 | 446,332 | 402,605 | 439,127 | 389,995 | 377,278 | 394,200 | 416,076 | 497,403 | 485,718 | 365,377 | 11,071,294 | |
| Scottish Commercial | 177,329 | | | | | | | | | | | | 177,329 | |
| Scottish Imperial | 483,408 | | | | | | | | | | | | 483,408 | |
| Scottish Union and National | 352,265 | 94,038 | 109,741 | 81,758 | 124,046 | 96,187 | 72,179 | 114,408 | 106,630 | 133,118 | 204,334 | 110,597 | 1,599,301 | |
| Sun Insurance Office | | 7,717 | 58,177 | 88,469 | 116,304 | 105,069 | 150,728 | 115,180 | 144,113 | 163,464 | 160,533 | 95,030 | 1,204,784 | |
| Union Assurance Soc'ty | 34,400 | 47,227 | 91,849 | 117,321 | 127,577 | 143,141 | 118,861 | 188,401 | 179,213 | 280,041 | 281,280 | 105,155 | 1,714,466 | |
| United Fire | 79,965 | 153,670 | 165,277 | 121,534 | 28,994 | | | | | | | | 549,440 | |
| | 40,083,277 | 2,878,149 | 3,496,112 | 3,094,861 | 3,402,337 | 2,845,994 | 3,334,667 | 3,557,122 | 3,867,212 | 5,515,231 | 4,889,192 | 2,724,487 | 79,688,641 | |
| *United States Companies.* | | | | | | | | | | | | | | |
| Ætna | 2,184,433 | 105,379 | 91,254 | 77,816 | 107,468 | 67,243 | 110,165 | 102,714 | 106,455 | 296,451 | 141,995 | 78,116 | 3,469,489 | |
| Agricultural of Watertown | 629,558 | 47,990 | 43,037 | 55,666 | 42,230 | 36,693 | 2,104 | | | | | | 857,278 | |
| American Fire | | | | | | | | | 5,207 | 36,703 | 25,070 | | 66,980 | |
| Andes | 5,668 | | | | | | | | | | | | 5,668 | |
| Connecticut Fire | 91,889 | 15,990 | 20,198 | 13,619 | 29,468 | 21,491 | 33,503 | 50,238 | 38,774 | 44,552 | 31,879 | 27,090 | 418,691 | |
| Hartford | 1,493,279 | 72,716 | 97,167 | 94,407 | 118,373 | 80,304 | 99,292 | 119,092 | 111,647 | 263,300 | 147,172 | 70,822 | 2,767,571 | |
| Home, New Haven | 60,691 | | | | | | | | | | | | 60,691 | |
| Home, New York | | | | | | | | | | | | 1,794 | 1,794 | |
| Ins. Co. of N. America | 32,970 | 31,075 | 43,132 | 58,653 | 58,703 | 68,471 | 86,638 | 91,294 | 77,244 | 178,154 | 110,442 | 69,749 | 906,525 | |
| Phenix of Brooklyn | 420,932 | 73,286 | 63,214 | 62,606 | 98,536 | 56,806 | 35,176 | 48,309 | 46,329 | 68,853 | 97,917 | 54,700 | 1,126,664 | |
| Phœnix of Hartford | 82,820 | 169,316 | 229,819 | 145,013 | 140,935 | 113,092 | 120,858 | 108,471 | 106,457 | 90,908 | 80,225 | 47,177 | 1,435,091 | |
| Queen of America | 7,994 | 191,150 | 171,608 | 184,851 | 188,697 | 169,841 | 160,539 | 119,542 | 185,612 | 267,054 | 241,165 | 213,140 | 2,101,193 | |
| | 5,010,234 | 706,902 | 759,429 | 692,631 | 784,410 | 613,941 | 648,275 | 639,660 | 677,725 | 1,245,975 | 875,865 | 562,588 | 13,217,635 | |

## RECAPITULATION.

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian Companies | 18,689,605 | 792,219 | 797,149 | 801,871 | 807,003 | 713,506 | 718,891 | 587,705 | 637,101 | 1,013,087 | 1,009,899 | 865,214 | 27,433,310 |
| British Companies | 40,083,277 | 2,878,149 | 3,496,112 | 3,094,861 | 3,402,337 | 2,845,994 | 3,334,667 | 3,557,122 | 3,867,212 | 5,515,231 | 4,889,192 | 2,724,487 | 79,688,641 |
| U.S. Companies | 5,010,234 | 706,902 | 759,429 | 692,631 | 784,410 | 613,941 | 648,275 | 639,660 | 677,725 | 1,245,975 | 875,865 | 562,588 | 13,217,635 |
| Grand totals | 63,783,116 | 4,377,270 | 5,052,690 | 4,589,363 | 4,993,750 | 4,173,501 | 4,701,833 | 4,784,487 | 5,182,038 | 7,774,293 | 6,774,956 | 4,152,289 | 120,339,586 |

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Assocation. ††Formerly the Law Union and Crown.

SUMMARY of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1913, inclusive.

| Companies. | Totals for 1869 to 1902. | Losses Paid. | | | | | | | | | | | Totals from 1869 to 1913. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1903. | 1904. | 1905. | 1906. | 1907. | 1908. | 1909. | 1910. | 1911. | 1912. | 1913. | |
| *Canadian.* | | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Acadia Fire | | | | 6,463 | 18,307 | 27,231 | 33,580 | 62,589 | 105,901 | 79,316 | 87,078 | 80,084 | 501,149 |
| Anglo-American | 239,526 | 163,612 | 311,345 | 143,737 | 137,123 | 166,581 | 237,662 | 144,540 | 135,503 | 160,622 | 121,044 | 131,646 | 2,092,941 |
| Beaver Fire | | | | | | | | | | | | None. | None. |
| British America | 4,272,612 | 208,212 | 529,763 | 242,700 | 266,930 | 270,614 | 330,845 | 237,212 | 230,934 | 235,565 | 221,617 | 258,474 | 7,305,478 |
| British Colonial | | | | | | | | | | | 911 | 11,000 | 11,911 |
| British Northwestern | | | | | | | | | | | 4,931 | 19,619 | 24,550 |
| Canada Agricultural | 290,101 | | | | | | | | | | | | 290,101 |
| Canada Fire | 698,133 | | | | | | | | | | | | 698,133 |
| Canada National | | | | | | | | | | 367 | 26,497 | 49,756 | 76,620 |
| Canadian Fire | 267,861 | 102,613 | 156,040 | 76,536 | 102,785 | 87,804 | 157,805 | 117,063 | 109,007 | 92,305 | 91,814 | 132,072 | 1,493,705 |
| Central Canada Manufacturers | | | | | | 3,591 | 16,092 | 16,991 | 15,976 | 39,390 | 42,783 | 62,591 | 197,414 |
| Citizens | 2,287,870 | | | | | | | | | | | | 2,287,870 |
| Dominion | 148,255 | | | | | | | | | | | | 148,255 |
| Dominion Fire | | | | | | 20,193 | 144,328 | 98,804 | 123,844 | 155,292 | 146,348 | 180,416 | 869,225 |
| Eastern | 632,961 | | | | | | | | | | | | 632,961 |
| Eastern Canada Manufacturers | | | | | | 3,591 | 16,092 | 16,991 | 15,199 | | | | 51,873 |
| Equity Fire | 93,031 | 83,068 | 142,503 | 95,812 | 92,326 | 118,144 | 158,226 | 99,066 | 189,774 | 117,141 | 117,848 | 130,866 | 1,437,805 |
| Factories Insurance Co | | | | | | | | | 68,053 | 91,183 | 145,698 | 47,802 | 352,736 |
| Hudson Bay Insurance Co | | | | | | | | | 12,387 | 57,663 | 71,721 | 95,638 | 237,409 |
| Imperial Underwriters | | | | | | | | | | | | 15,387 | 15,387 |
| Liverpool Manitoba | | | | | | | | | | | 233,182 | 211,224 | 444,406 |
| *London Mutual Fire | 3,018,331 | 222,565 | 331,429 | 258,976 | 254,564 | 223,329 | 281,161 | 229,144 | 176,686 | 219,933 | 221,185 | 204,777 | 5,732,080 |
| Manitoba Assurance Co | | | | 35,031 | 53,808 | 63,899 | 90,036 | 75,395 | 132,113 | 198,472 | | | 648,754 |
| Mercantile Fire | 768,641 | 41,137 | 112,271 | 27,283 | 26,928 | 50,468 | 82,014 | 80,080 | 139,681 | 101,537 | 91,329 | 98,523 | 1,619,892 |
| Montreal - Canada Fire | | | 87,819 | 116,052 | 195,434 | 192,313 | 183,170 | 129,411 | 102,106 | 130,886 | 91,617 | 94,401 | 1,323,209 |
| Mount Royal | | | | | | | | | | | 93,464 | 124,265 | 217,729 |
| National Fire | 287,732 | | | | | | | | | | | | 287,732 |
| North Empire Fire | | | | | | | | 643 | 8,943 | 28,296 | 26,703 | 49,912 | 114,497 |
| North West Fire | | | | | | | | | | | 45,871 | 46,201 | 92,072 |
| Nova Scotia Fire | | | | 7,998 | 10,770 | 16,543 | 18,736 | 30,279 | 68,108 | 57,150 | 84,670 | 83,523 | 377,777 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Occidental Fire | | | | | | | | 25,209 | 38,499 | 32,610 | 59,259 | 84,090 | 239,667 |
| Ontario Fire | | | | | | 69,431 | 184,594 | 112,474 | 151,455 | 167,882 | 111,762 | 53,507 | 851,105 |
| Ottawa Assurance Co | 203,488 | 123,038 | 188,564 | 86,738 | 104,826 | 93,823 | 19,221 | 25,225 | 43,327 | −22,736 | 739 | | 866,253 |
| *Ottawa Agricultural | 108,164 | | | | | | | | | | | | 108,164 |
| Pacific Coast Fire | | | | | | | 39,005 | 13,148 | 28,119 | 23,929 | 29,892 | 13,794 | 147,887 |
| Provincial | 957,146 | | | | | | | | | | | | 957,146 |
| Quebec Fire | 2,317,629 | 36,962 | 142,877 | 44,518 | 73,089 | 39,692 | 48,316 | 113,422 | 87,993 | 88,409 | 94,190 | 119,445 | 3,206,542 |
| Richmond and Drummond | | | | | 4,774 | 36,144 | 78,847 | 72,247 | 64,381 | | | | 256,393 |
| Rimouski | | | | | | 119,538 | 148,366 | 190,191 | 234,086 | 227,618 | 224,787 | 218,613 | 1,363,199 |
| Royal Canadian | 2,988,950 | | | | | | | | | | | | 2,988,950 |
| †Sovereign | 736,216 | | | | | | | | | | | | 736,216 |
| Sovereign Fire | | | | | 514 | 27,949 | 67,616 | 45,596 | 27,339 | 38,464 | 51,792 | 55,869 | 315,189 |
| Stadacona | 773,695 | | | | | | | | | | | | 773,695 |
| Victoria-Montreal | 59,878 | | | | | | | | | | | | 59,878 |
| Western | 6,283,100 | 228,471 | 558,864 | 257,221 | 259,953 | 170,571 | 319,514 | 187,788 | 235,186 | 197,885 | 192,429 | 257,056 | 9,148,038 |
| | 27,433,320 | 1,209,678 | 2,561,475 | 1,399,065 | 1,602,131 | 1,801,449 | 2,655,226 | 2,123,508 | 2,544,650 | 2,519,179 | 2,731,761 | 3,020,551 | 51,601,993 |
| *British.* | | | | | | | | | | | | | |
| ‡Albion Fire Insurance Association | 1,016,766 | | | | | | | | | | | | 1,016,766 |
| Alliance | 1,421,507 | 114,640 | 556,239 | 87,964 | 53,809 | 82,537 | 79,673 | 44,206 | 87,523 | 106,772 | 102,045 | 78,648 | 2,815,563 |
| Atlas | 1,283,212 | 141,022 | 488,703 | 227,883 | 185,521 | 236,996 | 269,409 | 205,895 | 289,073 | 311,967 | 294,396 | 274,618 | 4,208,755 |
| Caledonian | 1,972,456 | 132,790 | 368,008 | 158,152 | 127,114 | 170,089 | 250,882 | 132,710 | 175,706 | 223,743 | 214,632 | 226,559 | 4,153,441 |
| City of London | 977,455 | | | | | | | | | | | | 977,455 |
| Commercial Union | 6,267,901 | 261,278 | 559,371 | 223,062 | 202,418 | 288,982 | 525,607 | 487,171 | 603,668 | 696,994 | 414,033 | 352,341 | 10,882,826 |
| Employers' Liability | 255,801 | | | | | | | | None. | 20,417 | 60,428 | 108,422 | 445,068 |
| General Accident, Fire and Life | | | | | | | 4,182 | 81,189 | 147,557 | 182,797 | 132,882 | 164,179 | 712,786 |
| Glasgow and London | 1,167,345 | | | | | | | | | | | | 1,167,345 |
| Guardian | 4,202,971 | 285,762 | 446,445 | 284,460 | 280,528 | 367,923 | 446,333 | 391,660 | 433,844 | 476,700 | 522,783 | 558,060 | 8,697,379 |
| Imperial | 4,181,342 | | | | | | | | | | | | 4,181,342 |
| Lancashire | 4,492,270 | | | | | | | | | | | | 4,492,270 |
| **Law Union and Rock | 92,603 | 58,317 | 117,666 | 26,826 | 49,790 | 68,826 | 78,780 | 60,585 | 81,629 | 104,259 | 113,957 | 113,772 | 967,010 |
| Liverpool and London and Globe | 6,383,410 | 273,920 | 813,101 | 430,892 | 533,162 | 770,662 | 802,131 | 694,558 | 621,266 | 749,734 | 730,921 | 779,787 | 13,583,544 |
| London and Lancashire Fire | 2,051,952 | 143,788 | 422,806 | 131,844 | 131,795 | 168,438 | 284,920 | 212,309 | 291,884 | 360,856 | 257,397 | 306,029 | 4,769,018 |
| London Assurance | 1,905,332 | 78,041 | 168,649 | 54,203 | 48,502 | 68,347 | 86,032 | 44,643 | 70,952 | 89,846 | 107,348 | 134,444 | 2,857,239 |
| Manchester | 1,664,241 | 102,460 | 147,537 | | | | | | | | | | 1,914,238 |
| National of Ireland | 1,479,390 | 156,895 | 70,552 | | | | | | | | | | 1,706,837 |
| North British and Mercantile | 7,966,547 | 316,374 | 741,146 | 282,439 | 319,625 | 451,605 | 431,631 | 449,596 | 453,522 | 508,613 | 459,220 | 561,164 | 12,946,482 |

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the years 1869 to 1913 inclusive—*Concluded.*

| Companies. | Totals for 1869 to 1902. | Losses Paid. | | | | | | | | | | | Totals from 1869 to 1913. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1903. | 1904. | 1905. | 1906. | 1907. | 1908. | 1909. | 1910. | 1911. | 1912. | 1913. | |
| *British.* | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Northern | 3,629,880 | 261,952 | 555,909 | 219,090 | 213,028 | 340,211 | 420,626 | 302,622 | 289,766 | 260,730 | 309,375 | 376,852 | 7,180,041 |
| Norwich Union | 2,317,655 | 224,809 | 454,874 | 234,299 | 247,127 | 259,774 | 366,968 | 246,368 | 321,783 | 362,261 | 408,652 | 469,707 | 5,914,277 |
| Palatine Insurance Co. | | | | | | | | | | | 3,706 | 76,722 | 80,428 |
| Phœnix of London | 4,833,262 | 307,293 | 613,373 | 319,759 | 357,723 | 396,419 | 579,278 | 464,100 | 499,451 | 532,836 | 546,348 | 561,896 | 10,011,738 |
| Provincial | | | | | | | | | None. | 1,702 | 2,945 | 22,501 | 27,148 |
| Queen | 3,325,321 | | | | | | | | | | | | 3,325,321 |
| Royal | 11,071,294 | 497,345 | 1,379,588 | 490,421 | 554,056 | 760,500 | 703,270 | 603,694 | 686,345 | 600,006 | 777,085 | 686,494 | 18,810,098 |
| Royal Exchange | | | | | | | | | 87 | 66,393 | 146,305 | 155,549 | 368,334 |
| Scottish Commercial | 177,329 | | | | | | | | | | | | 177,329 |
| Scottish Imperial | 483,408 | | | | | | | | | | | | 483,408 |
| Scottish Union and National | 1,599,301 | 172,567 | 536,796 | 96,963 | 85,357 | 92,755 | 172,127 | 112,359 | 105,622 | 151,713 | 131,473 | 179,703 | 3,436,826 |
| Sun Insurance Office | 1,204,784 | 131,057 | 326,955 | 150,869 | 168,456 | 218,611 | 202,924 | 210,584 | 204,228 | 235,175 | 233,253 | 274,451 | 3,561,347 |
| Union Assurance Society | 1,714,466 | 138,454 | 405,201 | 215,580 | 271,233 | 272,661 | | | | | 214,905 | 253,792 | 3,486,292 |
| United Fire | 549,440 | | | | | | | | | | | | 549,440 |
| Yorkshire | | | | | | 58,049 | 70,992 | 105,338 | 119,820 | 138,374 | 134,975 | 223,761 | 851,309 |
| | 79,688,641 | 3,803,764 | 9,172,919 | 3,634,706 | 3,829,244 | 5,073,985 | 5,776,725 | 4,849,587 | 5,488,726 | 6,181,888 | 6,319,064 | 6,939,451 | 140,758,700 |
| *United States and Other.* | | | | | | | | | | | | | |
| Ætna | 3,469,489 | 116,992 | 262,709 | 95,265 | 76,725 | 82,165 | 88,935 | 90,213 | 122,707 | 140,342 | 118,492 | 158,018 | 4,822,052 |
| Agricultural of Watertown | 857,278 | | | | | | | | | | | | 857,278 |
| American Central | | | | | | | | | | | 12,066 | 54,993 | 67,059 |
| American Fire | 66,980 | | | | | | | | | | | | 66,980 |
| American Insurance Co. | | | | | | | | | | | None. | 23,999 | 23,999 |
| American Lloyds | | | | | | | | | None. | 457 | 1,314 | 12,654 | 14,425 |
| Andes | 5,668 | | | | | | | | | | | | 5,668 |
| California Insurance Co. | | | | | | | | | | | 791 | 5,970 | 6,761 |
| Connecticut Fire | 418,691 | 48,497 | 112,941 | 18,730 | 30,564 | 69,302 | 85,954 | 77,735 | 52,519 | 76,672 | 52,524 | 79,944 | 1,124,073 |
| Continental | | | | | | | | | None. | 56,862 | 214,388 | 182,028 | 453,278 |
| Equitable Fire and Marine | | | | | | | | | | | | 4,998 | 4,998 |
| Fidelity-Phenix | | | | | | | | | 134,484 | 180,097 | 251,084 | 267,639 | 833,304 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Fireman's Fund | | | | | | | | | | | 21,165 | 11,879 | 33,044 |
| Firemen's Insurance Co | | | | | | | | | | | 4,362 | 30,680 | 35,042 |
| La Compag. d'Ass. Generales | | | | | | | | | | | None. | 48,179 | 48,179 |
| German-American | | | | 34,712 | 48,148 | 81,223 | 131,174 | 87,504 | 117,980 | 133,542 | 228,011 | 254,077 | 1,116,371 |
| Germania Fire | | | | | | | | | | | 11,679 | 56,072 | 67,751 |
| Glen Falls | | | | | | | | | | | | None. | None. |
| Hartford Fire | 2,767,571 | 102,555 | 333,098 | 185,198 | 239,367 | 307,852 | 318,158 | 300,900 | 504,325 | 294,924 | 442,708 | 411,631 | 6,208,287 |
| Home, New Haven | 60,691 | | | | | | | | | | | | 60,691 |
| Home Ins. Co., New York | 1,794 | 61,654 | 425,292 | 159,003 | 132,325 | 212,116 | 188,051 | 174,798 | 219,800 | 188,558 | 190,747 | 256,614 | 2,210,752 |
| Insurance Co. of North America | 906,525 | 108,194 | 302,134 | 82,456 | 129,496 | 168,634 | 206,883 | 202,549 | 130,551 | 199,962 | 195,453 | 265,624 | 2,898,461 |
| Insur. Co. of the State of Pa | | | | | | | | | | | 58,460 | 87,271 | 145,731 |
| Lumber Insurance Company | | | | | 39,105 | 15,027 | 54,276 | 89,689 | 148,491 | 110,581 | 99,625 | 88,084 | 644,878 |
| National Fire | | | | | | | 1,105 | 15,532 | 164,240 | 135,614 | 261,644 | 394,398 | 972,533 |
| National Union Fire | | | | | | | | | | 17,610 | 95,778 | 133,143 | 246,531 |
| Niagara Fire | | | | | | | | | | | 34,331 | 36,198 | 70,579 |
| Northwestern National | | | | | | | | | | | 2,858 | 18,441 | 21,299 |
| Phœnix of Brooklyn | 1,126,664 | 81,713 | 241,826 | 97,903 | 108,411 | 185,351 | 176,132 | 136,363 | | | | | 2,154,363 |
| Phœnix of Hartford | 1,435,091 | 76,268 | 144,197 | 78,693 | 63,736 | 99,242 | 84,448 | 85,899 | 133,341 | 184,187 | 154,860 | 211,347 | 2,721,309 |
| Providence-Washington | | | | | | | | | | | 25,209 | 94,795 | 120,004 |
| Queen of America | 2,101,193 | 261,401 | 542,943 | 214,788 | 272,219 | 324,018 | 430,842 | 310,093 | 337,012 | 337,525 | 315,079 | 352,688 | 5,799,801 |
| Rochester German | | | | | 12,820 | 54,677 | 40,003 | 28,604 | 57,585 | | | | 193,689 |
| Springfield Fire | | | | | | | None. | 34,760 | 63,647 | 84,952 | 116,147 | 219,703 | 519,209 |
| St. Paul Fire and Marine | | | | | | | 41,543 | 39,092 | 72,335 | 84,569 | 106,041 | 108,400 | 451,980 |
| L'Union, Paris France | | | | | | | | | | 9,427 | 41,329 | 102,978 | 153,734 |
| Westchester Fire | | | | | | | | | | | 12,561 | 71,312 | 83,873 |
| | 13,217,635 | 857,274 | 2,365,140 | 966,748 | 1,152,916 | 1,569,607 | 1,847,504 | 1,673,731 | 2,259,017 | 2,235,881 | 3,068,756 | 4,043,757 | 35,257,966 |

## RECAPITULATION.

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Canadian | 27,433,320 | 1,209,678 | 2,561,475 | 1,399,065 | 1,602,131 | 1,801,449 | 2,055,226 | 2,123,508 | 2,544,650 | 2,519,179 | 2,731,761 | 3,020,551 | 51,601,993 |
| British | 79,688,641 | 3,803,764 | 9,172,919 | 3,634,706 | 3,829,244 | 5,073,985 | 5,776,725 | 4,849,587 | 5,488,726 | 6,181,888 | 6,319,064 | 6,939,451 | 140,758,700 |
| United States and other | 13,217,635 | 857,274 | 2,365,140 | 966,748 | 1,152,916 | 1,569,607 | 1,847,504 | 1,673,731 | 2,259,017 | 2,235,881 | 3,068,756 | 4,043,757 | 35,257,966 |
| | 120,339,596 | 5,870,716 | 14,099,534 | 6,000,519 | 6,584,291 | 8,445,041 | 10,279,455 | 8,646,826 | 10,292,393 | 10,936,948 | 12,119,581 | 14,003,759 | 227,618,659 |

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1916, inclusive.

| | Totals from 1869. to 1913. | Losses Paid, 1914. | Losses Paid, 1915. | Losses Paid, 1916. | Totals from 1869 to 1916. |
|---|---|---|---|---|---|
| *Canadian Companies.* | $ | $ | $ | $ | $ |
| Acadia Fire | 501,149 | 88,906 | 93,607 | 83,954 | 767,616 |
| Anglo-American | 2,092,941 | 122,659 | 117,243 | | 2,332,843 |
| Beaver Fire | None. | 446 | 1,548 | 8,651 | 10,645 |
| British America | 7,305,478 | 296,396 | 284,695 | 307,959 | 8,194,528 |
| British Colonial | 11,911 | 26,494 | 77,723 | 77,235 | 193,363 |
| British Northwestern | 24,550 | 38,832 | 32,622 | 25,899 | 121,903 |
| Canada Accident | | | | 5,133 | 5,133 |
| Canada Agricultural | 290,101 | | | | 290,101 |
| Canada Fire | 698,133 | | | | 698,133 |
| Canada National | 76,620 | 79,174 | 86,858 | 118,220 | 360,872 |
| Canadian Fire | 1,493,705 | 121,913 | 112,465 | 98,389 | 1,826,472 |
| §Canadian Lumbermen's Insurance Exchange | | | None. | None. | None. |
| Central Canada Manufacturers | 197,414 | | | | 197,414 |
| Citizens' | 2,287,870 | | | | 2,287,870 |
| Dominion | 148,255 | | | | 148,255 |
| Dominion Fire | 869,225 | 156,371 | 143,303 | 108,593 | 1,277,492 |
| Dominion of Canada Guarantee and Accident | | | 188 | 6,304 | 6,492 |
| Eastern | 632,961 | | | | 632,961 |
| Eastern Canada Manufacturers | 51,873 | | | | 51,873 |
| Equity Fire | 1,437,805 | 87,921 | | | 1,525,726 |
| Factories Insurance Co | 352,736 | 149,852 | 133,933 | 76,385 | 712,906 |
| Hamilton Fire | | | | 22,588 | 22,588 |
| Hudson Bay Insurance Co | 237,409 | 49,340 | 65,151 | 85,471 | 437,371 |
| Imperial Underwriters | 15,387 | 41,357 | 64,379 | 46,762 | 167,885 |
| Liverpool-Manitoba | 444,406 | 250,558 | 131,870 | 140,282 | 967,116 |
| *London Mutual Fire | 5,732,080 | 399,399 | 281,380 | 279,365 | 6,692,224 |
| Manitoba Assurance Co | 648,754 | | | | 648,754 |
| Mercantile Fire | 1,619,892 | 171,603 | 135,375 | 148,499 | 2,075,369 |
| Montreal-Canada Fire | 1,323,209 | 95,710 | 89,385 | | 1,508,304 |
| Mount Royal | 217,729 | 152,047 | 161,653 | 182,855 | 714,284 |
| National Fire | 287,732 | | | | 287,732 |
| North Empire Fire | 114,497 | 63,427 | 57,905 | 103,303 | 339,132 |
| North West Fire | 92,072 | 69,258 | 84,093 | 94,041 | 339,464 |
| Nova Scotia Fire | 377,777 | | | | 377,777 |
| Occidental Fire | 239,667 | 82,232 | 68,673 | 54,518 | 445,090 |
| Ontario Fire | 851,105 | | | | 851,105 |
| Ottawa Assurance Co | 866,253 | | | | 866,253 |
| Ottawa Agricultural | 108,164 | | | | 108,164 |
| Pacific Coast Fire | 147,887 | 39,837 | 32,478 | 29,815 | 250,017 |
| Provincial | 957,146 | | | | 957,146 |
| Quebec Fire | 3,206,542 | 122,805 | 84,121 | 152,070 | 3,565,538 |
| Richmond and Drummond | 256,393 | | | | 256,393 |
| Rimouski | 1,363,199 | | | | 1,363,199 |
| Royal Canadian | 2,988,940 | | | | 2,988,940 |
| †Sovereign | 736,216 | | | | 736,216 |
| Sovereign Fire | 315,189 | | | | 315,189 |
| Stadacona | 773,695 | | | | 773,695 |
| Victoria-Montreal | 59,878 | | | | 59,878 |
| Western | 9,148,038 | 265,767 | 285,221 | 339,287 | 10,038,313 |
| | 51,601,983 | 2,972,304 | 2,625,869 | 2,595,578 | 59,795,734 |

§Formerly the Lumbermen's Fire Indemnity Contract.
*Formerly the Agricultural Mutual.
†Formerly the Isolated Risk.

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1916, inclusive—*Continued.*

| | Totals from 1869 to 1913. | Losses Paid, 1914. | Losses Paid, 1915. | Losses Paid, 1916. | Totals from 1869 to 1916 |
|---|---|---|---|---|---|
| *British Companies.* | $ | $ | $ | $ | $ |
| ‡Albion Fire Insurance Assoc.. | 1,016,766 | | | | 1,016,766 |
| Alliance | 2,815,563 | 144,836 | 90,381 | 114,759 | 3,165,539 |
| Atlas | 4,208,755 | 328,301 | 310,587 | 337,971 | 5,185,614 |
| British Dominions General | | | 57,898 | 62,429 | 120,327 |
| Caledonian | 4,153,441 | 274,450 | 237,083 | 290,004 | 4,954,978 |
| City of London | 977,455 | | | | 977,455 |
| Commercial Union | 10,882,826 | 470,222 | 471,565 | 639,752 | 12,464,365 |
| Employers' Liability | 445,068 | 153,515 | 189,959 | 189,871 | 978,413 |
| General Accident, Fire and Life | 712,786 | 111,152 | 126,881 | 154,823 | 1,105,642 |
| Glasgow and London | 1,167,345 | | | | 1,167,345 |
| Guardian | 8,697,379 | 558,248 | 482,686 | 588,909 | 10,327,222 |
| Imperial | 4,181,342 | | | | 4,181,342 |
| Lancashire | 4,492,270 | | | | 4,492,270 |
| **Law Union and Rock | 967,010 | 137,003 | 182,822 | 131,146 | 1,417,981 |
| Liverpool and London and Globe | 13,583,544 | 902,101 | 710,524 | 718,868 | 15,915,037 |
| London Guarantee and Accident | | | None. | 11,956 | 11,956 |
| London and Lancashire Fire.. | 4,769,018 | 391,200 | 333,860 | 356,933 | 5,851,011 |
| London Assurance | 2,857,239 | 128,502 | 139,186 | 131,239 | 3,256,166 |
| Manchester | 1,914,238 | | | | 1,914,238 |
| Marine Insurance Co | None. | None. | None. | None. | None. |
| National of Ireland | 1,706,837 | | | | 1,706,837 |
| North British and Mercantile | 12,946,482 | 595,746 | 495,777 | 497,670 | 14,535,675 |
| Northern | 7,180,041 | 469,372 | 385,857 | 571,654 | 8,606,924 |
| Norwich Union | 5,914,277 | 470,923 | 391,006 | 431,288 | 7,207,494 |
| Ocean Accident and Guarantee | | | 9,383 | 65,087 | 74,470 |
| Palatine Insurance Co | 80,428 | 155,132 | 112,917 | 199,057 | 547,534 |
| Phœnix, of London | 10,011,738 | 579,207 | 390,595 | 430,961 | 11,412,501 |
| Provincial | 27,148 | 38,618 | 19,781 | 18,029 | 103,576 |
| Queen | 3,325,321 | | | | 3,325,321 |
| Royal Exchange | 368,334 | 162,218 | 172,056 | 202,859 | 905,467 |
| Royal Insurance Co | 18,810,098 | 801,985 | 695,908 | 739,389 | 21,047,380 |
| Scottish Commercial | 177,329 | | | | 177,329 |
| Scottish Imperial | 483,408 | | | | 483,408 |
| Scottish Union and National.. | 3,436,826 | 150,484 | 160,164 | 203,345 | 3,950,819 |
| Sun Insurance Office | 3,561,347 | 268,367 | 267,578 | 305,232 | 4,402,524 |
| Union Assurance Society | 3,486,292 | 261,460 | 244,608 | 324,375 | 4,316,735 |
| United Fire | 549,440 | | | | 549,440 |
| Yorkshire | 851,309 | 243,438 | 210,298 | 208,857 | 1,513,902 |
| | 140,758,700 | 7,796,480 | 6,889,360 | 7,926,463 | 163,371,003 |
| *United States and Other Companies.* | | | | | |
| Ætna | 4,822,052 | 157,403 | 218,329 | 154,964 | 5,352,748 |
| Agricultural of Watertown | 857,278 | | | | 857,278 |
| American Central | 67,059 | 116,411 | 53,203 | 51,021 | 287,694 |
| American Fire | 66,980 | | | | 66,980 |
| American Insurance Co | 23,999 | 31,001 | 22,104 | 9,745 | 86,849 |
| American Lloyds | 14,425 | 547 | 1,577 | 5,162 | 21,711 |
| Andes | 5,668 | | | | 5,668 |
| California Insurance Co | 6,761 | 18,454 | 16,940 | 22,724 | 64,879 |
| Connecticut Fire | 1,124,073 | 45,620 | 61,620 | 75,504 | 1,306,817 |
| Continental | 453,278 | 186,493 | 134,112 | 138,224 | 912,107 |
| Equitable Fire and Marine | 4,998 | 23,237 | 13,775 | 21,224 | 63,234 |
| Fidelity-Phenix | 833,304 | 167,322 | 196,960 | 170,811 | 1,368,397 |
| Fireman's Fund | 33,044 | 70,200 | 53,843 | 50,481 | 207,568 |
| Firemen's Insurance Co | 35,042 | 31,934 | 27,968 | 29,729 | 124,673 |
| Compagnie d'Assurances Générales | 48,179 | 57,609 | 43,508 | 70,785 | 220,081 |
| German American | 1,116,371 | 282,743 | 214,572 | 218,112 | 1,831,798 |

‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown.

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1916, inclusive—*Concluded.*

| | Totals, from 1869 to 1913. | Losses Paid, 1914. | Losses Paid, 1915. | Losses Paid, 1916. | Totals from 1869 to 1916. |
|---|---|---|---|---|---|
| *United States and other Companies*—Con. | $ | $ | $ | $ | $ |
| Germania Fire | 67,751 | 39,899 | 37,468 | ..... | 145,118 |
| Glens Falls | None. | 50,315 | 64,409 | 93,811 | 208,535 |
| Globe and Rutgers | ..... | 33,280 | 102,908 | 231,851 | 368,039 |
| Hartford Fire | 6,208,287 | 497,045 | 461,245 | 444,513 | 7,611,090 |
| Home, New Haven | 60,691 | ..... | ..... | ..... | 60,691 |
| Home Insurance Co., New York | 2,210,752 | 419,937 | 459,169 | 428,152 | 3,518,010 |
| Insurance Co. of North America | 2,898,461 | 221,792 | 248,106 | 197,638 | 3,565,997 |
| Insurance Co. of the State of Pa. | 145,731 | 104,580 | 73,492 | 61,158 | 384,961 |
| Lumber Insurance Company | 644,878 | 81,919 | 1,640 | ..... | 728,437 |
| Millers National | ..... | ..... | 5,992 | 13,682 | 19,674 |
| National-Ben Franklin | ..... | 24,377 | 63,784 | 38,586 | 126,747 |
| National Fire | 972,533 | 334,060 | 462,862 | 251,861 | 2,021,316 |
| National Union Fire | 246,531 | 128,504 | 109,073 | 130,583 | 614,691 |
| La Nationale Compagnie d'Ass. | ..... | 10,092 | 68,357 | 86,606 | 165,055 |
| Niagara Fire | 70,579 | 84,046 | 83,073 | 100,776 | 338,474 |
| Northwestern National | 21,299 | 65,300 | 78,625 | 59,404 | 224,628 |
| Phenix, of Brooklyn | 2,154,363 | ..... | ..... | ..... | 2,154,363 |
| Phenix, of Paris | ..... | ..... | 4,343 | 31,061 | 35,404 |
| Phœnix, of Hartford | 2,721,309 | 237,983 | 190,790 | 193,557 | 3,343,639 |
| Providence Washington | 120,004 | 125,910 | 130,804 | 119,694 | 496,412 |
| Queen, of America | 5,799,801 | 357,208 | 321,095 | 334,706 | 6,812,810 |
| Rochester German | 193,689 | ..... | ..... | ..... | 193,689 |
| St. Paul Fire and Marine | 451,980 | 101,116 | 122,113 | 203,285 | 878,494 |
| Springfield Fire and Marine | 519,209 | 277,903 | 287,942 | 306,783 | 1,391,837 |
| Stuyvesant | ..... | ..... | ..... | 39,388 | 39,388 |
| L'Union, Paris, France | 153,734 | 104,669 | 118,084 | 121,039 | 497,526 |
| Westchester Fire | 83,873 | 89,591 | 92,835 | 85,402 | 351,701 |
| | 35,257,966 | 4,578,500 | 4,646,720 | 4,592,022 | 49,075,208 |

RECAPITULATION.

| | | | | | |
|---|---|---|---|---|---|
| Canadian Companies | 51,601,983 | 2,972,304 | 2,625,869 | 2,595,578 | 59,795,734 |
| British Companies | 140,758,700 | 7,796,480 | 6,889,360 | 7,926,463 | 163,371,003 |
| United States and other Companies. | 35,257,966 | 4,578,500 | 4,646,720 | 4,592,022 | 49,075,208 |
| | 227,618,649 | 15,347,284 | 14,161,949 | 15,114,063 | 272,241,945 |

## Summary of Fire Insurance in Canada for the Years 1869 to 1916, inclusive.

| Year. | Net Cash Premiums Received. | Amount of Policies taken during the Year. | Amount of Risks at Date of Statement. | Losses Paid. |
|---|---|---|---|---|
| *Canadian Companies.* | $ | $ | $ | $ |
| 1869 | 501,362 | 41,090,604 | 59,340,916 | 276,116 |
| 1870 | 536,600 | 54,637,315 | 59,523,641* | 453,414 |
| 1871 | 707,418 | 68,921,494 | 68,465,914* | 414,339 |
| 1872 | 796,847 | 76,499,542 | 72,203,784* | 510,469 |
| 1873 | 842,896 | 71,775,952 | 91,032,187* | 487,649 |
| 1874 | 1,453,781 | 126,588,965 | 126,705,337* | 662,470 |
| 1875 | 1,646,654 | 168,896,111 | 190,284,543 | 1,082,206 |
| 1876 | 1,881,641 | 198,509,113 | 231,834,162 | 1,599,048 |
| 1877 | 1,622,955 | 168,935,723 | 217,745,048 | 2,186,162 |
| 1878 | 1,161,896 | 127,288,165 | 171,430,720 | 828,069 |
| 1879 | 1,102,822 | 124,652,727 | 153,824,631 | 687,353 |
| 1880 | 1,190,029 | 131,079,789 | 154,403,173 | 701,639 |
| 1881 | 1,206,470 | 140,331,153 | 153,436,153 | 1,336,758 |
| 1882 | 1,033,433 | 124,123,715 | 152,564,079 | 733,843 |
| 1883 | 1,091,801 | 122,202,460 | 149,930,173 | 760,430 |
| 1884 | 1,140,423 | 118,747,547 | 147,968,945 | 762,737 |
| 1885 | 1,107,879 | 111,162,914 | 143,759,390 | 597,189 |
| 1886 | 1,107,710 | 114,543,806 | 142,685,145 | 739,364 |
| 1887 | 1,121,435 | 109,206,925 | 154,165,902 | 764,321 |
| 1888 | 1,131,991 | 120,158,592 | 159,070,684 | 750,448 |
| 1889 | 1,173,948 | 122,965,987 | 158,883,612 | 678,752 |
| 1890 | 1,249,884 | 135,145,294 | 178,691,762 | 736,095 |
| 1891 | 1,278,736 | 135,943,674 | 177,785,359 | 940,734 |
| 1892 | 1,052,041 | 112,566,165 | 148,557,131 | 792,219 |
| 1893 | 1,137,797 | 123,785,683 | 154,614,280 | 797,149 |
| 1894 | 1,108,294 | 121,562,165 | 150,241,967 | 801,871 |
| 1895 | 1,151,126 | 130,567,693 | 143,697,862 | 807,003 |
| 1896 | 1,061,855 | 114,379,430 | 141,251,862 | 713,566 |
| 1897 | 1,021,216 | 107,268,258 | 154,231,897 | 718,891 |
| 1898 | 1,121,927 | 111,006,221 | 159,927,706 | 587,705 |
| 1899 | 1,183,739 | 130,509,195 | 169,792,859 | 637,101 |
| 1900 | 1,298,751 | 154,851,897 | 190,577,768 | 1,013,087 |
| 1901 | 1,727,410 | 170,894,095 | 221,756,637 | 1,009,899 |
| 1902 | 2,055,793 | 215,145,909 | 246,042,580 | 865,214 |
| 1903 | 2,282,498 | 216,505,990 | 260,637,251 | 1,209,678 |
| 1904 | 2,681,275 | 239,234,027 | 296,888,876 | 2,561,475 |
| 1905 | 3,013,714 | 301,816,272 | 328,340,100 | 1,399,065 |
| 1906 | 3,179,319 | 324,168,552 | 354,604,064 | 1,602,131 |
| 1907 | 3,681,335 | 375,927,812 | 412,019,532 | 1,801,449 |
| 1908 | 3,819,372 | 423,764,660 | 433,913,379 | 2,655,226 |
| 1909 | 3,764,341 | 455,432,696 | 473,744,578 | 2,123,508 |
| 1910 | 4,334,612 | 528,093,567 | 502,510,417 | 2,544,650 |
| 1911 | 4,737,141 | 572,966,012 | 549,604,374 | 2,519,179 |
| 1912 | 5,063,409 | 653,582,426 | 644,099,996 | 2,731,761 |
| 1913 | 5,099,298 | 712,651,986 | 684,512,207 | 3,020,551 |
| 1914 | 5,016,653 | 663,539,377 | 700,239,242 | 2,972,304 |
| 1915 | 4,559,076 | 673,244,131 | 682,793,482 | 2,625,869 |
| 1916 | 4,817,876 | 742,805,919 | 662,129,297 | 2,595,578 |
| Totals | 96,048,484 | ..... | ..... | 59,795,734 |

*These returns are imperfect.

SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1916, inclusive—*Continued.*

| Year. | Net Cash Premiums Received. | Amount of Policies taken during the Year. | Amount of Risks at Date of Statement. | Losses Paid. |
|---|---|---|---|---|
| *British Companies.* | $ | $ | $ | $ |
| 1869 | 1,119,011 | 120,747,515 | 115,222,003 | 579,416 |
| 1870 | 1,185,398 | 131,570,928 | 120,903,017 | 1,024,362 |
| 1871 | 1,299,846 | 148,147,966 | 132,731,241 | 922,400 |
| 1872 | 1,499,620 | 174,361,395 | 145,700,486 | 1,136,167 |
| 1873 | 1,773,265 | 172,531,126 | 147,602,019 | 967,316 |
| 1874 | 1,809,473 | 177,346,240 | 155,088,455 | 1,120,106 |
| 1875 | 1,683,715 | 166,953,268 | 154,835,031 | 1,299,612 |
| 1876 | 1,597,410 | 178,725,453 | 153,885,268 | 1,168,858 |
| 1877 | 1,927,220 | 206,713,932 | 184,304,318 | 5,718,305 |
| 1878 | 1,994,940 | 213,127,414 | 202,702,743 | 880,571 |
| 1879 | 1,899,154 | 213,131,295 | 208,265,359 | 1,275,540 |
| 1880 | 2,048,408 | 227,537,306 | 229,745,985 | 855,423 |
| 1881 | 2,353,258 | 271,044,719 | 277,721,299 | 1,669,405 |
| 1882 | 2,908,458 | 321,466,183 | 339,520,054 | 1,768,444 |
| 1883 | 3,178,850 | 350,993,028 | 380,613,572 | 1,992,671 |
| 1884 | 3,472,119 | 354,458,616 | 413,441,198 | 2,290,588 |
| 1885 | 3,376,401 | 337,216,878 | 421,205,014 | 1,895,175 |
| 1886 | 3,429,012 | 349,109,117 | 393,166,340 | 2,338,164 |
| 1887 | 3,693,992 | 377,690,654 | 422,314,264 | 2,335,034 |
| 1888 | 3,859,282 | 376,540,072 | 434,941,955 | 2,094,465 |
| 1889 | 3,970,632 | 403,297,656 | 468,379,580 | 1,968,537 |
| 1890 | 4,072,133 | 427,931,692 | 474,884,419 | 2,229,556 |
| 1891 | 4,189,171 | 411,748,053 | 497,550,395 | 2,553,162 |
| 1892 | 4,455,474 | 466,900,791 | 549,223,123 | 2,878,149 |
| 1893 | 4,623,196 | 458,254,364 | 563,044,318 | 3,496,112 |
| 1894 | 4,602,747 | 435,237,770 | 567,948,304 | 3,094,861 |
| 1895 | 4,750,290 | 436,765,579 | 575,683,150 | 3,402,337 |
| 1896 | 5,006,047 | 459,959,398 | 591,656,008 | 2,845,994 |
| 1897 | 5,165,202 | 470,466,620 | 611,840,429 | 3,334,667 |
| 1898 | 5,223,345 | 481,404,453 | 629,768,638 | 3,557,122 |
| 1899 | 5,652,228 | 524,980,343 | 654,890,000 | 3,867,212 |
| 1900 | 5,846,020 | 540,448,980 | 681,751,373 | 5,515,231 |
| 1901 | 6,595,447 | 542,142,232 | 694,491,228 | 4,889,192 |
| 1902 | 6,946,919 | 556,692,825 | 695,220,761 | 2,724,487 |
| 1903 | 7,334,432 | 580,718,653 | 727,383,239 | 3,803,764 |
| 1904 | 8,343,666 | 609,942,293 | 745,159,661 | 9,172,919 |
| 1905 | 8,582,925 | 649,566,539 | 785,219,445 | 3,634,706 |
| 1906 | 8,601,374 | 672,318,145 | 855,091,245 | 3,829,244 |
| 1907 | 9,302,906 | 748,836,659 | 937,282,806 | 5,073,985 |
| 1908 | 9,919,403 | 789,146,201 | 976,873,509 | 5,776,725 |
| 1909 | 9,720,997 | 832,409,237 | 1,059,251,521 | 4,849,587 |
| 1910 | 10,243,235 | 936,097,608 | 1,143,463,774 | 5,483,726 |
| 1911 | 11,205,694 | 998,101,547 | 1,269,648,229 | 6,181,888 |
| 1912 | 12,092,125 | 1,148,396,318 | 1,430,070,127 | 6,319,064 |
| 1913 | 13,138,597 | 1,318,925,094 | 1,595,798,865 | 6,939,451 |
| 1914 | 13,710,907 | 1,398,200,494 | 1,736,187,120 | 7,796,480 |
| 1915 | 13,609,360 | 1,438,037,721 | 1,823,316,532 | 6,889,360 |
| 1916 | 14,294,803 | 1,606,346,835 | 1,958,789,616 | 7,926,463 |
| Totals | 267,303,107 | ..... | ..... | 163,371,003 |

SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1916, inclusive—*Concluded.*

| Year. | Net Cash Premiums Received. | Amount of Policies taken during the Year. | Amount of Risks at Date of Statement. | Losses Paid. |
|---|---|---|---|---|
| *United States and Other Companies.* | $ | $ | $ | $ |
| 1869 | 165,166* | 9,702,356 | 13,796,890* | 172,188 |
| 1870 | 194,781 | 12,893,827 | 11,167,928 | 147,061 |
| 1871 | 314,452 | 27,367,712 | 27,256,629* | 212,460 |
| 1872 | 332,243 | 26,526,334* | 33,818,670 | 263,339 |
| 1873 | 352,255 | 26,788,850 | 40,120,629 | 227,219 |
| 1874 | 259,049 | 25,243,769 | 25,050,427 | 143,583 |
| 1875 | 264,395 | 17,357,605 | 19,300,555 | 181,713 |
| 1876 | 228,955 | 23,914,181 | 18,880,550 | 99,389 |
| 1877 | 213,830 | 21,013,457 | 18,298,315 | 586,452 |
| 1878 | 211,594 | 19,432,178 | 35,766,238 | 114,034 |
| 1879 | 225,512 | 22,920,397 | 20,267,995 | 182,305 |
| 1880 | 241,140 | 25,434,766 | 27,414,113 | 109,516 |
| 1881 | 267,388 | 30,040,366 | 31,053,261 | 163,661 |
| 1882 | 287,815 | 32,454,518 | 34,772,345 | 162,699 |
| 1883 | 354,090 | 40,284,814 | 41,720,296 | 167,127 |
| 1884 | 367,581 | 40,777,215 | 44,097,646 | 191,998 |
| 1885 | 368,180 | 37,623,116 | 46,830,075 | 186,923 |
| 1886 | 395,613 | 42,099,984 | 50,921,537 | 223,860 |
| 1887 | 429,075 | 45,859,509 | 56,287,171 | 304,158 |
| 1888 | 445,990 | 44,881,343 | 56,722,420 | 228,909 |
| 1889 | 443,436 | 46,518,461 | 57,275,186 | 228,922 |
| 1890 | 514,054 | 57,646,959 | 67,103,440 | 300,916 |
| 1891 | 700,809 | 75,726,695 | 84,266,437 | 411,801 |
| 1892 | 1,004,812 | 107,708,732 | 123,629,818 | 706,902 |
| 1893 | 1,032,602 | 105,564,192 | 124,028,459 | 759,429 |
| 1894 | 1,000,328 | 96,789,493 | 117,876,931 | 692,631 |
| 1895 | 1,041,966 | 100,305,776 | 118,491,852 | 784,410 |
| 1896 | 1,007,948 | 94,949,822 | 112,666,482 | 613,941 |
| 1897 | 971,243 | 85,963,431 | 102,449,891 | 648,275 |
| 1898 | 1,004,859 | 88,750,015 | 105,697,763 | 639,660 |
| 1899 | 1,074,525 | 100,767,561 | 112,186,809 | 677,725 |
| 1900 | 1,187,177 | 108,127,777 | 120,003,219 | 1,245,975 |
| 1901 | 1,327,491 | 108,486,527 | 122,439,754 | 875,865 |
| 1902 | 1,574,372 | 120,211,152 | 133,999,827 | 562,588 |
| 1903 | 1,767,832 | 136,050,121 | 152,433,226 | 857,274 |
| 1904 | 2,144,941 | 153,128,785 | 172,965,394 | 2,365,140 |
| 1905 | 2,689,032 | 188,712,561 | 204,586,950 | 966,748 |
| 1906 | 2,907,270 | 213,613,168 | 234,206,935 | 1,152,916 |
| 1907 | 3,130,234 | 239,440,520 | 265,401,198 | 1,569,607 |
| 1908 | 3,288,500 | 253,383,160 | 289,931,375 | 1,847,504 |
| 1909 | 3,564,126 | 292,133,934 | 330,290,388 | 1,673,731 |
| 1910 | 4,147,684 | 352,864,510 | 388,302,549 | 2,259,017 |
| 1911 | 4,642,420 | 417,473,032 | 460,615,743 | 2,235,881 |
| 1912 | 6,038,984 | 572,182,988 | 609,273,561 | 3,068,756 |
| 1913 | 7,508,052 | 893,623,473 | 871,619,317 | 4,043,757 |
| 1914 | 8,771,598 | 1,042,361,697 | 1,019,592,647 | 4,578,500 |
| 1915 | 8,306,397 | 1,000,271,051 | 1,020,510,788 | 4,646,720 |
| 1916 | 8,671,173 | 1,069,085,926 | 1,099,139,323 | 4,592,022 |
| Totals | 87,382,969 | | | 49,075,208 |

TOTALS FOR ALL YEARS FROM 1869 TO 1916 INCLUSIVE.

| | | | | |
|---|---|---|---|---|
| Canadian Companies | 95,048,484 | | | 59,795,734 |
| British Companies | 267,308,107 | | | 163,371,003 |
| United States and other Companies | 87,382,969 | | | 49,075,208 |
| Grand totals | 450,739,560 | | | 272,241,945 |

*These returns are imperfect.

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1916.

ACADIA FIRE INSURANCE COMPANY.

| Nature of Business. | Net Cash received for Premiums. | Gross Amount of Policies, New and Renewed. | Net Amount at Risk at Date. | Net Amount of Losses incurred during the Year. | Net Amount of Losses Paid. | Unsettled Losses. | | Remarks. |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted. | Resisted. | |
| | $ | $ | $ | $ | $ | $ | $ | |
| Fire—In Canada | 110,968 | 17,437,231 | 16,221,026 | 75,518 | 83,954 | 2,490 | None. | Total business December 31, 1916. |
| Fire—In other Countries | 2,572 | 270,000 | 215,590 | 921 | 921 | None. | None. | |
| Hail—In Canada | 8,024 | 539,293 | None. | 16,907 | 50,778 | None. | None. | |
| Totals | 121,564 | 18,246,524 | 16,436,616 | 93,346 | 135,653 | 2,490 | None. | |

BRITISH AMERICA ASSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire—In Canada | 679,118 | 107,750,412 | 108,192,011 | 366,835 | 307,959 | 103,875 | None. | Total business December 31, 1916. |
| Fire—In other Countries | 1,270,141 | 308,317,167 | 294,455,701 | 871,820 | 819,083 | 211,610 | 8,378 | |
| Hail—In Canada | 99,879 | 2,044,313 | None. | 113,862 | 121,694 | None. | None. | |
| Marine—In Canada | 144,693 | 23,171,299 | 3,586,546 | 112,702 | 121,772 | 15,507 | None. | |
| Marine—In other Countries | 75,507 | 24,580,112 | 2,527,242 | 216,819 | 102,005 | 119,740 | None. | |
| Totals | 2,269,338 | 465,863,303 | 408,761,500 | 1,682,038 | 1,472,513 | 450,732 | 8,378 | |

CANADA ACCIDENT ASSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire—In Canada | 5,546 | 3,701,149 | 1,421,342 | 7,713 | 5,133 | 2,581 | None. | Total business December 31, 1916. |
| Fire—In other Countries | 622 | 61,649 | 57,749 | None. | None. | None. | None. | |
| Accident | 37,023 | 13,738,749 | 8,930,649 | 16,816 | 18,609 | 7,470 | None. | |
| Automobile (excluding Fire Risk) | 29,407 | 5,888,000 | 4,100,000 | 7,432 | 6,313 | 1,953 | None. | |
| Burglary | 963 | 179,683 | 127,683 | None. | None. | None. | None. | |
| Employers' Liability | 183,534 | 6,573,333 | 4,559,000 | 148,431 | 155,179 | 66,190 | None. | |
| Guarantee | 4,909 | 950,418 | 658,668 | 1,369 | 1,644 | 625 | None. | |
| Plate Glass | 14,951 | ..... | ..... | 12,814 | 12,147 | 1,287 | None. | |
| Sickness | 12,583 | ..... | ..... | 7,793 | 6,799 | 2,454 | None. | |
| Totals | 289,598 | ..... | ..... | 202,368 | 205,824 | 82,560 | None. | |

## CANADIAN FIRE INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| In Canada | 273,449 | 29,073,087 | 34,143,005 | 99,801 | 98,389 | 9,352 | None. | Total business December 31, 1916. |
| In other Countries | 15,600 | 1,512,160 | 1,105,901 | 4,647 | 3,871 | 775 | None. | |
| Totals | 289,049 | 30,585,247 | 35,248,906 | 104,448 | 102,260 | 10,127 | None. | |

## DOMINION FIRE INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 212,539 | 25,840,101 | 28,964,402 | 108,297 | 108,593 | 9,373 | None. | Total business December 31, 1916. |
| Hail | 24,598 | 617,526 | None. | 18,938 | 20,614 | None. | None. | |
| Totals | 237,137 | 26,457,627 | 28,964,402 | 127,235 | 129,207 | 9,373 | None. | |

## DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 26,257 | 3,139,471 | 2,947,531 | 7,730 | 6,304 | 2,426 | None. | Total business December 31, 1916. |
| Accident | 189,467 | 38,745,083 | 27,680,983 | 66,895 | 64,564 | 31,006 | None. | |
| Automobile (including Fire Risk) | 6,025 | 705,579 | 376,625 | 2,709 | 2,709 | None. | None. | |
| Automobile (excluding Fire Risk) | 18,734 | ..... | ..... | 3,264 | 2,844 | 470 | None. | |
| Burglary | 3,560 | 599,685 | 423,325 | 288 | 360 | None. | None. | |
| Guarantee | 32,586 | 13,465,494 | 7,788,859 | 12,344 | 10,030 | 16,002 | None. | |
| Plate Glass | 23,232 | ..... | ..... | 11,353 | 10,312 | 1,650 | None. | |
| Sickness | 101,874 | ..... | ..... | 49,695 | 51,379 | 14,619 | None. | |
| Totals | 401,735 | ..... | ..... | 154,278 | 148,502 | 66,173 | None. | |

## HUDSON BAY FIRE INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 130,169 | 18,543,976 | 13,429,140 | 87,023 | 85,471 | 9,878 | None. | Total business December 31, 1916. |
| Hail | 184 | None. | None. | 1,002 | 1,002 | None. | None. | |
| Totals | 130,353 | 18,543,976 | 13,429,140 | 88,025 | 86,473 | 9,878 | None. | |

## THE IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 96,958 | 16,114,339 | 14,723,812 | 65,662 | 46,762 | 23,144 | None. | Total business December 31, 1916. |
| Plate Glass | None. | None. | None. | None. | None. | 189 | None. | |
| Totals | 96,958 | 16,114,339 | 14,723,812 | 65,662 | 46,762 | 23,333 | None. | |

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1916—*Continued.*

LONDON MUTUAL FIRE INSURANCE COMPANY.

| Nature of Business. | Net Cash received for Premiums. | Gross Amount of Policies, New and Renewed. | Net Amount at Risk at Date. | Net Amount of Losses incurred during the Year. | Net Amount of Losses Paid. | Unsettled Losses. | | Remarks. |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted. | Resisted. | |
| | $ | $ | $ | $ | $ | $ | $ | |
| In Canada | 397,458 | 70,707,648 | 63,471,699 | 282,594 | 279,365 | 13,945 | None. | Total business December 31, 1916. |
| In other Countries | 67 | None. | None. | None. | None. | None. | None. | |
| Totals | 397,525 | 70,707,648 | 63,471,699 | 282,594 | 279,365 | 13,945 | None. | |

MOUNT ROYAL INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire—In Canada | 381,590 | 59,986,872 | 55,423,704 | 212,510 | 182,855 | 31,334 | 2,143 | Total business December 31, 1916. |
| Fire—In other Countries | 3,165 | 749,825 | 647,325 | 122 | 122 | None. | None. | |
| Plate Glass—In Canada | 5,307 | ..... | ..... | 2,634 | 2,634 | None. | None. | |
| Totals | 390,062 | ..... | ..... | 215,266 | 185,611 | 31,334 | 2,143 | |

NORTH WEST FIRE INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| In Canada | 125,923 | 14,204,920 | 15,622,256 | 98,410 | 94,041 | 13,309 | 2,000 | Total business December, 31, 1916. |
| In other Countries | 4,077 | 400,633 | 283,760 | 325 | 325 | None. | None. | |
| Totals | 130,000 | 14,605,553 | 15,906,016 | 98,735 | 94,366 | 13,309 | 2,000 | |

OCCIDENTAL FIRE INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| In Canada | 127,632 | 16,489,699 | 11,438,681 | 61,251 | 54,518 | 14,989 | 1,500 | Total business December, 31, 1916. |
| In other Countries | 2,097 | None. | None. | None. | None. | None. | None, | |
| Totals | 129,729 | 16,489,699 | 11,438,681 | 61,251 | 54,518 | 14,989 | 1,500 | |

## PACIFIC COAST FIRE INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| In Canada | 90,661 | 11,781,872 | 10,953,830 | 30,880 | 29,815 | 5,889 | None. | Total business December 31, 1916. |
| In other Countries | 25,111 | 8,761,299 | 3,536,526 | 33,819 | 24,559 | 9,259 | None. | |
| Totals | 115,772 | 20,543,171 | 14,490,356 | 64,699 | 54,374 | 15,148 | None. | |

## WESTERN ASSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire—In Canada | 846,619 | 166,381,652 | 119,372,493 | 324,952 | 339,287 | 79,673 | None. | Total business December, 31, 1916. |
| Fire—In other Countries | 1,476,419 | 497,204,011 | 369,014,712 | 841,783 | 784,005 | 234,670 | 9,877 | |
| Explosion—In Canada | 6,515 | 3,355,000 | 771,000 | None. | None. | None. | None. | |
| Explosion—In other Countries | 8,287 | 5,234,811 | 1,118,365 | 8,999 | 8,999 | None. | None. | |
| Inland Trans—In Canada | 18,019 | 20,962,141 | 991,151 | 17,817 | 15,687 | 2,130 | None. | |
| Inland Trans—In other Countries | 649 | 1,253,352 | 532,840 | 2,804 | 2,804 | None. | None. | |
| Marine—In Canada | 448,218 | 163,868,997 | 9,191,877 | 548,221 | 513,865 | 142,385 | None. | |
| Marine—In other Countries | 2,016,758 | 419,493,896 | 41,619,685 | 1,354,901 | 1,024,268 | 476,318 | None. | |
| Tornado—In other Countries | 13,065 | 3,852,627 | 5,348,753 | 7,213 | 2,962 | 4,347 | None. | |
| Totals | 4,835,149 | 1,281,606,487 | 547,960,876 | 3,106,750 | 2,691,877 | 939,523 | 9,877 | |

## ÆTNA INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 336,180 | 35,158,368 | 44,524,711 | 160,885 | 154,964 | 38,419 | None. | In Canada, December 31, 1916. |
| Automobile (including Fire Risk) | 15,608 | 910,508 | 733,606 | 3,837 | 3,478 | 809 | None. | |
| Tornado | 1,217 | 367,975 | 594,081 | 58 | 58 | None. | None. | |
| Totals | 353,005 | 36,436,851 | 45,852,398 | 164,780 | 158,500 | 39,228 | None. | |

## AMERICAN CENTRAL INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 76,258 | 22,726,001 | 10,966,690 | 46,494 | 51,021 | 6,954 | None. | In Canada, December 31, 1916. |
| Hail | 17,818 | 332,729 | None. | 50,153 | 49,946 | 207 | None. | |
| Tornado | 1,335 | 437,425 | 463,990 | 1,389 | 1,389 | None. | None. | |
| Totals | 95,411 | 23,496,155 | 11,430,680 | 98,036 | 102,356 | 7,161 | None. | |

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1916—*Continued.*

AMERICAN LLOYDS, UNDERWRITERS AT.

| Nature of Business. | Net Cash received for Premiums. | Gross Amount of Policies, New and Renewed. | Net Amount at Risk at Date. | Net Amount of Losses incurred during the Year. | Net Amount of Losses Paid. | Unsettled Losses. | | Remarks. |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted. | Resisted. | |
| | $ | $ | $ | $ | $ | $ | $ | |
| Fire | 22,540 | 8,437,918 | 7,079,572 | 82,132 | 5,162 | 77,065 | None. | (In Canada, December 31, 1916. |
| Sprinkler Leakage | 13,803 | 2,175,923 | 3,108,983 | 10,072 | 7,950 | 2,558 | None. | |
| Totals | 36,343 | 10,613,841 | 10,188,555 | 92,204 | 13,112 | 79,623 | None. | |

BRITISH DOMINIONS GENERAL INSURANCE COMPANY, LIMITED.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 90,277 | 11,313,641 | 13,671,112 | 89,879 | 62,429 | 29,178 | 4,000 | (In Canada, December 31, 1916. |
| Sprinkler Leakage | 821 | 125,250 | 294,100 | 127 | 127 | None. | None. | |
| Totals | 91,098 | 11,438,891 | 13,965,212 | 90,006 | 62,556 | 29,178 | 4,000 | |

THE CONNECTICUT FIRE INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 140,594 | 17,632,269 | 16,550,112 | 76,117 | 75,504 | 6,216 | 149 | (In Canada, December 31, 1916. |
| Hail | 55,471 | 1,148,399 | None. | 49,628 | 49,628 | None. | None. | |
| Totals | 196,065 | 18,780,668 | 16,550,112 | 125,745 | 125,132 | 6,216 | 149 | |

## EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 420,791 | 49,467,297 | 52,052,997 | 198,943 | 189,871 | 19,405 | 1,000 | In Canada, December 31, 1916. |
| Accident | 92,333 | 20,306,801 | 16,968,896 | 36,071 | 39,571 | 10,250 | 1,250 | |
| Automobile (including Fire Risk) | 9,142 | 594,850 | 527,290 | 2,725 | 2,475 | 250 | None. | |
| Automobile (excluding Fire Risk) | 73,152 | 17,126,000 | 13,581,000 | 35,692 | 24,920 | 5,332 | 5,440 | |
| Employers' Liability | 487,942 | 20,206,333 | 17,847,167 | 269,783 | 264,783 | 155,000 | None. | |
| Guarantee | 80,525 | 26,326,550 | 21,576,056 | 83,173 | 14,930 | 102,125 | 2,875 | |
| Sickness | 47,977 | 4,507,720 | 3,658,345 | 25,561 | 26,061 | 5,500 | None. | |
| Totals | 1,211,862 | 138,535,551 | 126,211,751 | 651,948 | 562,611 | 297,862 | 10,565 | |

## FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 345,203 | 41,800,540 | 39,183,423 | 205,940 | 170,811 | 53,470 | 500 | In Canada, December 31, 1916. |
| Tornado | 604 | 345,450 | 686,855 | 33 | 33 | None. | None. | |
| Totals | 345,807 | 42,145,990 | 39,870,278 | 205,973 | 170,844 | 53,470 | 500 | |

## FIREMAN'S FUND INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 127,870 | 16,478,630 | 16,888,031 | 58,965 | 50,481 | 16,298 | None. | In Canada, December 31, 1916. |
| Automobile (including Fire Risk) | 10,679 | 583,259 | 378,515 | 305 | 2,696 | 109 | None. | |
| Inland Transportation | 7,266 | 2,683,487 | 214,154 | −26,687 | 1,237 | None. | None. | |
| Totals | 145,815 | 19,745,376 | 17,480,700 | 32,583 | 54,414 | 16,407 | None. | |

## GERMAN AMERICAN INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 347,801 | 57,656,659 | 48,097,668 | 219,655 | 218,112 | 39,699 | 4,890 | In Canada, December 31, 1916. |
| Hail | 53,498 | 874,890 | None. | 60,442 | 60,442 | None. | None. | |
| Tornado | 400 | 226,500 | 279,400 | 42 | 42 | None. | None. | |
| Totals | 401,699 | 58,758,049 | 48,377,068 | 280,139 | 278,596 | 39,699 | 4,890 | |

## GLENS FALLS INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 149,497 | 15,386,334 | 17,281,311 | 94,536 | 93,811 | 15,150 | 7,600 | In Canada, December 31, 1916. |
| Automobile (including Fire Risk) | 17,169 | 1,110,194 | 762,917 | 11,802 | 8,634 | 3,360 | None. | |
| Hail | 77,577 | 1,351,105 | None. | 75,647 | 75,647 | None. | None. | |
| Totals | 244,243 | 17,847,633 | 18,044,228 | 181,985 | 178,092 | 18,510 | 7,600 | |

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1916—*Continued.*

GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

| Nature of Business. | Net Cash received for Premiums. | Gross Amount of Policies, New and Renewed. | Net Amount at Risk at Date. | Net Amount of Losses incurred during the Year. | Net Amount of Losses Paid. | Unsettled Losses. | | Remarks. |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted. | Resisted. | |
| | $ | $ | $ | $ | $ | $ | $ | |
| Fire | 404,607 | 53,090,487 | 48,873,407 | 267,311 | 231,851 | 64,865 | None. | In Canada, December 31, 1916. |
| Explosion | 56,920 | 13,714,653 | 9,809,653 | None. | None. | None. | None. | |
| Totals | 461,527 | 66,805,140 | 58,683,060 | 267,311 | 231,851 | 64,865 | None. | |

HARTFORD FIRE INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 1,012,399 | 112,177,889 | 126,516,473 | 516,650 | 444,513 | 119,023 | None. | In Canada, December 31, 1916. |
| Automobile (including Fire Risk) | 27,667 | 3,453,297 | 1,260,154 | 8,095 | 4,715 | 3,380 | None. | |
| Hail | 168,940 | 1,448,082 | None. | 198,622 | 198,622 | None. | None. | |
| Inland Transportation | 24,776 | | None. | 24,245 | 24,245 | None. | None. | |
| Sprinkler Leakage | 17,992 | 3,018,023 | 4,837,751 | 5,696 | 5,556 | 372 | None. | |
| Tornado | 3,673 | 1,095,820 | 2,835,982 | 2,562 | 2,558 | 4 | None. | |
| Totals | 1,255,447 | | 135,450,360 | 755,870 | 680,209 | 122,779 | None. | |

HOME INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 898,665 | 99,494,937 | 113,530,109 | 476,287 | 428,152 | 122,951 | None. | In Canada, December 31, 1916. |
| Automobile (including Fire Risk) | 19,806 | 1,562,659 | 219,201 | 7,119 | 9,676 | 368 | None. | |
| Hail | 417,385 | 6,274,552 | None. | 480,802 | 469,725 | 11,077 | None. | |
| Sprinkler Leakage | 4,287 | 740,503 | 856,003 | 2,471 | 2,471 | None. | None. | |
| Tornado | 19,078 | 4,682,752 | 9,027,597 | 7,289 | 6,466 | 881 | None. | |
| Totals | 1,359,221 | 112,755,403 | 123,632,910 | 973,968 | 916,490 | 135,277 | None. | |

## INSURANCE COMPANY OF NORTH AMERICA.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 431,406 | 52,502,707 | 63,623,961 | 211,963 | 197,638 | 24,888 | None. | In Canada, December 31, 1916. |
| Automobile (including Fire Risk) | 30,238 | 2,012,003 | 1,178,851 | 9,610 | 9,920 | 1,254 | None. | |
| Automobile (excluding Fire Risk) | 1,529 | 103,745 | 91,045 | 783 | 531 | 252 | None. | |
| Inland Transportation | 19,416 | 10,742,796 | 151,268 | 27,462 | 27,462 | None. | None. | |
| Totals | 482,589 | 65,361,251 | 65,045,125 | 249,823 | 235,551 | 26,394 | None. | |

## INSURANCE COMPANY OF THE STATE OF PA.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 96,061 | 15,037,457 | 14,858,808 | 66,763 | 61,158 | 20,613 | None. | In Canada, December 31, 1916. |
| Tornado | 327 | 88,900 | 71,300 | 177 | 177 | None. | None. | |
| Totals | 96,388 | 15,126,357 | 14,930,108 | 66,940 | 61,335 | 20,613 | None. | |

## LAW UNION AND ROCK INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 246,634 | 27,193,781 | 34,999,804 | 135,858 | 131,146 | 11,656 | 6,387 | In Canada, December 31, 1916. |
| Accident | 10,841 | 3,198,289 | 2,578,589 | 1,713 | 1,904 | 617 | None. | |
| Burglary | −57 | 76,100 | 20,100 | None. | None. | None. | None. | |
| Employers' Liability | 33,332 | ..... | ..... | 14,336 | 14,219 | 14,117 | None. | |
| Plate Glass | 405 | ..... | ..... | 120 | 120 | None. | None. | |
| Sickness | 5,867 | ..... | ..... | 2,653 | 2,685 | 728 | None. | |
| Totals | 297,022 | ..... | ..... | 154,680 | 150,074 | 27,118 | 6,387 | |

## LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 54,534 | 14,230,618 | 12,231,275 | 21,065 | 11,956 | 9,109 | None. | In Canada, December 31, 1916. |
| Accident | 125,460 | 15,228,950 | 14,664,950 | 63,431 | 54,082 | 17,610 | None. | |
| Automobile (including Fire Risk) | 4,881 | 581,268 | 253,147 | 1,903 | 1,483 | 425 | None. | |
| Automobile (excluding Fire Risk) | 30,429 | 5,320,000 | 4,020,000 | 5,600 | 6,205 | 2,375 | None. | |
| Burglary | None. | None. | None. | None. | None | None. | None. | |
| Employers' Liability | 219,376 | 5,520,000 | 6,060,000 | 147,299 | 138,665 | 75,235 | None. | |
| Guarantee | 121,422 | 37,023,497 | 35,535,547 | 48,506 | 6,741 | 24,441 | 25,000 | |
| Sickness | 24,979 | ..... | ..... | 14,660 | 15,670 | 3,495 | None. | |
| Totals | 581,081 | ..... | ..... | 302,469 | 234,802 | 132,690 | 25,000 | |

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1916—*Continued.*

MARINE INSURANCE COMPANY, LIMITED.

| Nature of Business. | Net Cash received for Premiums. | Gross Amount of Policies, New and Renewed. | Net Amount at Risk at Date. | Net Amount of Losses incurred during the Year. | Net Amount of Losses Paid. | Unsettled Losses. | | Remarks. |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted. | Resisted. | |
| | $ | $ | $ | $ | $ | $ | $ | |
| Automobile (including Fire Risk).. . | 53,775 | 2,721,896 | 2,003,179 | 23,253 | 21,953 | 3,000 | None. | In Canada, December 31, 1916. |
| Inland Transportation..... | 36,210 | 168,533,230 | None. | 759 | 759 | None. | None. | |
| Totals..... | 89,985 | 171,255,126 | 2,003,179 | 24,012 | 22,712 | 3,000 | None. | |

NATIONAL—BEN FRANKLIN FIRE INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire..... | 86,977 | 9,534,439 | 14,782,172 | 39,498 | 38,586 | 6,672 | None. | In Canada, December 31, 1916. |
| Automobile (including Fire Risk).... | 6,672 | 584,403 | 533,483 | 2,978 | 2,757 | 220 | None. | |
| Totals..... | 93,649 | 10,118,842 | 15,315,655 | 42,476 | 41,343 | 6,892 | None. | |

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire..... | 500,103 | 54,229,351 | 57,963,131 | 247,678 | 251,861 | 62,846 | None. | In Canada, December 31, 1916. |
| Tornado..... | 1,724 | 446,286 | 478,846 | 82 | 82 | None. | None. | |
| Totals..... | 501,827 | 54,675,637 | 58,441,977 | 247,760 | 251,943 | 62,846 | None. | |

## NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 206,870 | 23,027,348 | 23,171,916 | 142,190 | 130,583 | 38,516 | 450 | In Canada, December 31, 1916. |
| Tornado | 2,036 | 487,850 | 635,100 | 237 | 237 | None. | None. | |
| Totals | 208,906 | 23,515,198 | 23,807,016 | 142,427 | 130,820 | 38,516 | 450 | |

## NIAGARA FIRE INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 137,959 | 17,558,707 | 15,013,028 | 96,099 | 100,776 | 12,249 | None. | In Canada, December 31, 1916. |
| Automobile (including Fire Risk) | 2,997 | 206,825 | 175,835 | 942 | 2,442 | None. | None. | |
| Tornado | None. | None. | 7,940 | 60 | 60 | None. | None. | |
| Totals | 140,956 | 17,765,532 | 15,196,803 | 97,101 | 103,278 | 12,249 | None. | |

## NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WIS.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 129,435 | 14,541,757 | 18,667,259 | 82,042 | 59,404 | 26,019 | None. | In Canada, December 31, 1916. |
| Hail | 169,307 | 2,554,628 | None. | 172,418 | 172,543 | None. | None. | |
| Tornado | 649 | 120,150 | 259,150 | 40 | 40 | None. | None. | |
| Totals | 299,391 | 17,216,535 | 18,926,409 | 254,500 | 231,987 | 26,019 | None. | |

## NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 787,656 | 72,796,741 | 98,981,487 | 484,615 | 431,288 | 96,167 | None. | In Canada, December 31, 1916. |
| Accident | 16,971 | 5,386,050 | 3,506,050 | 3,567 | 3,301 | 588 | None. | |
| Automobile (including Fire Risk) | 18,659 | 1,313,052 | 1,004,910 | 5,178 | 4,227 | 950 | None. | |
| Automobile (excluding Fire Risk) | 14,747 | 3,625,035 | 2,489,785 | 2,826 | 2,676 | 160 | None. | |
| Employers' Liability | 20,268 | 2,426,666 | 1,620,000 | 4,181 | 5,268 | 3,725 | None. | |
| Plate Glass | 7,105 | ..... | ..... | 2,885 | 3,017 | 120 | None. | |
| Sickness | 11,157 | ..... | ..... | 6,836 | 6,806 | 1,045 | None. | |
| Totals | 876,563 | ..... | ..... | 510,088 | 456,583 | 102,755 | None. | |

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1916—*Continued.*

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

| Nature of Business. | Net Cash received for Premiums. | Gross Amount of Policies, New and Renewed. | Net Amount at Risk at Date. | Net Amount of Losses incurred during the Year. | Net Amount of Losses Paid. | Unsettled Losses. | | Remarks. |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted. | Resisted. | |
| | $ | $ | $ | $ | $ | $ | $ | |
| Fire | 138,259 | 18,637,201 | 14,279,122 | 71,822 | 65,087 | 6,760 | None. | In Canada, December 31, 1916. |
| Accident | 149,248 | 20,362,616 | 24,574,066 | 70,915 | 65,010 | 22,838 | 1,000 | |
| Automobile (including Fire Risk) | 5,497 | 465,532 | 249,353 | 5,258 | 2,420 | 2,838 | None. | |
| Automobile (excluding Fire Risk) | 48,282 | 7,651,215 | 7,651,215 | 7,367 | 18,407 | None. | None. | |
| Burglary | 43 | 3,500 | 3,500 | None. | None. | None. | None. | |
| Employers' Liability | 214,517 | 8,805,616 | 9,315,616 | 99,322 | 141,929 | 69,133 | None. | |
| Guarantee | 21,436 | 7,593,075 | 5,975,302 | 11,451 | 14,771 | 350 | None. | |
| Plate Glass | 31,811 | ..... | ..... | 13,489 | 13,048 | 635 | None. | |
| Sickness | 62,087 | ..... | ..... | 33,671 | 29,853 | 8,033 | None. | |
| Totals | 671,180 | ..... | ..... | 313,295 | 350,591 | 110,587 | 1,000 | |

PROVIDENCE WASHINGTON INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 179,955 | 19,457,829 | 18,379,109 | 121,070 | 119,694 | 18,832 | None. | In Canada, December 31, 1916. |
| Automobile (including Fire Risk) | 13,600 | 1,183,016 | 568,544 | 7,068 | 6,102 | 966 | None. | |
| Automobile (excluding Fire Risk) | 542 | 30,290 | 26,250 | 848 | 848 | None. | None. | |
| Totals | 194,097 | 20,671,135 | 18,973,903 | 129,586 | 126,644 | 19,798 | None. | |

## QUEEN INSURANCE COMPANY OF AMERICA.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 614,935 | 62,709,008 | 80,126,966 | 364,992 | 334,706 | 52,005 | 10,000 | In Canada, December 31, 1916. |
| Automobile (including Fire Risk) | 49,381 | 2,815,970 | 2,244,132 | 27,094 | 27,449 | 1,265 | None. | |
| Automobile (excluding Fire Risk) | 8,059 | 142,000 | 112,000 | 4,251 | 3,741 | 510 | None. | |
| Inland Transportation | 1 | 1,072 | None. | None. | None. | None. | None. | |
| Totals | 672,376 | 65,668,050 | 82,483,098 | 396,337 | 365,896 | 53,780 | 10,000 | |

## ROYAL EXCHANGE ASSURANCE.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 442,054 | 48,659,559 | 55,257,702 | 224,100 | 202,859 | 22,405 | 2,500 | In Canada, December 31, 1916. |
| Accident | 11,018 | 2,706,150 | 1,745,900 | 5,185 | 4,990 | 410 | None. | |
| Automobile (including Fire risk) | 18,723 | 1,052,353 | 920,723 | 4,256 | 4,266 | None. | None. | |
| Automobile (excluding Fire Risk) | 16,517 | 2,890,000 | 2,330,000 | 4,903 | 4,566 | 1,088 | None. | |
| Employers' Liability | 8,392 | 990,000 | 950,000 | 5,403 | 5,028 | 1,775 | None. | |
| Sickness | 6,534 | ..... | ..... | 2,110 | 2,112 | 574 | None. | |
| Totals | 503,238 | ..... | ..... | 245,957 | 223,821 | 26,252 | 2,500 | |

## ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 330,644 | 38,391,355 | 35,111,492 | 205,745 | 203,285 | 35,706 | None. | In Canada, December 31, 1916. |
| Automobile (including Fire Risk) | 37,871 | 2,526,591 | 1,902,300 | 17,218 | 20,372 | 1,904 | None. | |
| Hail | 58,246 | 970,175 | None. | 87,503 | 87,503 | None. | None. | |
| Inland Transportation | 9,255 | 3,174,540 | 1,017,229 | 2,985 | 3,562 | 326 | None. | |
| Tornado | 11,112 | 2,190,368 | 3,288,224 | 7,249 | 6,968 | 281 | None. | |
| Totals | 447,128 | 47,253,029 | 41,319,245 | 320,700 | 321,691 | 38,217 | None. | |

## SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 403,579 | 45,342,889 | 60,124,704 | 230,455 | 203,345 | 45,763 | None. | In Canada, December 31, 1916. |
| Automobile (including Fire Risk) | 133 | 17,350 | 17,350 | 83 | None. | 83 | None. | |
| Sprinkler Leakage | 84 | 57,292 | 57,292 | None. | None. | None. | None. | |
| Tornado | 871 | 252,590 | 286,940 | None. | None. | None. | None. | |
| Totals | 404,667 | 45,670,121 | 60,486,286 | 230,538 | 203,345 | 45,846 | None. | |

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1916—*Concluded.*

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

| Nature of Business. | Net Cash received for Premiums. | Gross Amount of Policies, New and Renewed. | Net Amount at Risk at Date. | Net Amount of Losses incurred during the Year. | Net Amount of Losses Paid. | Unsettled Losses. | | Remarks. |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Not Resisted. | Resisted. | |
| | $ | $ | $ | $ | $ | $ | $ | |
| Fire | 465,582 | 70,569,473 | 60,987,818 | 296,469 | 306,783 | 37,781 | None. | In Canada, December 31, 1916. |
| Sprinkler Leakage | 418 | 210,000 | 205,500 | None. | None. | None. | None. | |
| Tornado | 4,781 | 1,851,175 | 2,069,451 | 1,089 | 1,105 | None. | None. | |
| Totals | 470,781 | 72,630,648 | 63,262,769 | 297,558 | 307,888 | 37,781 | None. | |

UNION ASSURANCE SOCIETY, LIMITED.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 494,239 | 59,055,853 | 64,415,321 | 334,922 | 324,375 | 46,641 | 3,000 | In Canada, December 31, 1916. |
| Inland Transportation | 5,593 | 23,526,927 | None. | 211 | 211 | None. | None. | |
| Totals | 499,832 | 82,582,780 | 64,415,321 | 335,133 | 324,586 | 46,641 | 3,000 | |

WESTCHESTER FIRE INSURANCE COMPANY.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 181,816 | 18,830,202 | 17,671,801 | 83,627 | 85,402 | 16,161 | 400 | In Canada, December 31, 1916. |
| Hail | 90,167 | 1,510,615 | None. | 84,776 | 84,510 | 266 | None. | |
| Totals | 271,983 | 20,340,817 | 17,671,801 | 168,403 | 169,912 | 16,427 | 400 | |

YORKSHIRE INSURANCE COMPANY, LIMITED.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fire | 403,678 | 43,327,155 | 53,399,142 | 227,523 | 208,857 | 34,802 | 4,235 | In Canada, December 31, 1916. |
| Accident | 5,169 | 1,197,250 | 916,750 | 1,854 | 1,505 | 459 | None. | |
| Automobile (excluding Fire Risk) | 22,104 | 713,000 | 453,000 | 6,025 | 4,522 | 3,134 | None. | |
| Employers' Liability | 31,816 | 1,780,000 | 1,210,000 | 17,366 | 13,711 | 8,040 | None. | |
| Live Stock | 25,392 | 518,194 | 237,547 | 21,622 | 23,196 | 3,518 | None. | |
| Plate Glass | 3,448 | ..... | ..... | 2,319 | 2,197 | 215 | None. | |
| Sickness | 2,888 | ..... | ..... | 1,314 | 1,161 | 188 | None. | |
| Totals | 494,495 | ..... | ..... | 278,023 | 255,149 | 50,356 | 4,235 | |

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire and other Insurance.

CANADIAN COMPANIES—ASSETS AT DEC. 31, 1916.

| Companies. | Real Estate. | Loans on Real Estate. | Bonds and Debentures. | Stocks. | Cash on hand and in Banks. | Interest and Rents due and Accrued. | Agents' Balances and Premiums uncollected. | Other Assets. | Total. Assets. | Nature of Business. |
|---|---|---|---|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ ots. | $ cts. | $ cts. | $ cts. | |
| Acadia Fire | 16,894 00 | 18,000 00 | 95,865 00 | 468,507 60 | 14,546 34 | None. | 23,053 89 | 42,349 93 | 679,216 76 | Fire and Hail. |
| Beaver Fire | None. | 66,048 65 | 115,457 40 | None. | 38,451 16 | 5,813 82 | 7,633 00 | 1,741 20 | 235,145 23 | Fire. |
| British America | 236,086 14 | 4,200 00 | 1,452,128 80 | 153,760 80 | 249,111 48 | 26,891 03 | 021,603 52 | 21,844 48 | 2,765,626 25 | Fire, Hail and Marine |
| British Colonial | None. | None. | 129,012 87 | None. | 83,341 95 | 2,273 67 | 24,713 11 | 13,648 35 | 252,989 95 | Fire. |
| British Northwestern | None. | 104,728 64 | 97,049 02 | 43,750 00 | 39,456 90 | 3,544 85 | 8,565 38 | 14,054 29 | 311,149 08 | Fire. |
| Canada Accident | None. | None. | 462,759 47 | 19,100 00 | 17,108 52 | 3,909 01 | 47,815 69 | None. | 550,692 09 | Fire, Accident, Auto., Burglary, Gtee, Plate Glass and Sickness. |
| Canada National | 222,101 26 | †1,549,448 22 | 55,000 00 | 48,910 00 | 126,113 97 | 135,172 84 | 33,548 06 | 58,349 09 | 2,228,643 44 | Fire. |
| Canadian Fire | 120,000 00 | 654,916 28 | 523,764 50 | None. | 59,331 75 | 1,272 11 | 42,742 13 | 11,227 32 | 1,413,254 09 | Fire. |
| Canadian Lumbermen's Ins. Exchange | None. | None. | 29,745 00 | None. | 4,128 35 | None. | 1,825 86 | None. | 35,699 21 | Fire. |
| Dominion Fire | None. | 13,000 00 | 197,595 57 | 29,425 00 | 54,120 52 | 2,734 76 | 32,051 65 | 30,605 05 | 359,533 15 | Fire and Hail. |
| Dominion of Can. Gtee. and Acct | None. | None. | 610,443 86 | None. | 32,890 98 | 12,209 51 | 76,389 29 | 4,426 94 | 736,360 58 | Fire, Accident, Auto, Burglary, Gtee, Plate Glass and Sick. |
| Factories Insurance | 4,800 00 | 14,647 31 | 62,480 70 | None. | 7,970 01 | 2,218 81 | *117,615 38 | 4,500 00 | 214,232 21 | Fire. |
| Hamilton Fire | 19,204 33 | 8,000 00 | 76,829 50 | 260 44 | 7,305 91 | 1,272 10 | 7,248 35 | 17 81 | 120,138 44 | Fire. |
| Hudson Bay | 71,583 56 | 63,321 62 | 58,020 63 | None. | 39,686 57 | 8,025 08 | 30,175 37 | 7 17 | 270,820 00 | Fire and Hail. |
| Imperial Underwriters | 15,350 00 | 109,923 00 | 78,103 20 | None. | 33,702 20 | 7,970 97 | 23,723 03 | 3,695 89 | 272,468 29 | Fire and Plate Glass. |
| Liverpool Manitoba | None. | None. | 733,152 00 | None. | 51,917 42 | 4,620 72 | 45,466 27 | 63 32 | 835,219 73 | Fire. |
| London Mutual | 117,874 71 | 17,277 50 | 102,298 69 | 41,100 00 | 50,193 60 | 2,490 69 | 58,239 47 | 15,642 17 | **465,116 83 | Fire. |
| Mercantile Fire | None. | None. | 366,030 02 | None. | 52,027 08 | 713 97 | 40,534 62 | 230 21 | 459,536 50 | Fire. |
| Mount Royal | None. | None. | 399,945 00 | 581,030 00 | ††68,469 80 | 6,124 43 | 61,059 74 | 9,129 41 | 1,225,758 38 | Fire and Plate Glass. |
| North Empire Fire | 7,402 00 | 145,971 43 | 73,184 41 | None. | 28,752 44 | 5,629 30 | 28,677 90 | 24,631 56 | 314,249 04 | Fire. |
| North West Fire | None. | 143,759 60 | 77,279 88 | None. | 52,865 98 | 9,206 55 | 8,424 32 | 201 66 | 291,737 99 | Fire. |
| Occidental Fire | None. | 143,149 03 | 161,268 00 | None. | 92,377 68 | 8,046 98 | 41,503 34 | 5,792 31 | 452,137 34 | Fire. |
| Pacific Coast | 163,149 32 | 287,358 90 | a 409,193 71 | 16,425 00 | 81,390 66 | 7,913 58 | 27,063 78 | 12,868 52 | 1,005,363 53 | Fire. |
| Quebec Fire | 81,587 34 | None. | 445,178 81 | 36,986 67 | 80,441 42 | 5,783 13 | 40,164 66 | None. | 690,142 03 | Fire. |
| Western | 219,367 29 | None. | 1,870,038 27 | 604,197 25 | 806,048 37 | 28,710 26 | 1,208,226 77 | 196,424 81 | 4,993,013 02 | Fire, Explosion, Inland Transportation, Tornado and Marine. |
| Totals | 1,295,399 95 | 3,343,750 24 | 8,741,824 31 | 2,043,452 76 | 2,271,751 66 | 292,548 17 | 2,718,064 58 | 471,452 09 | 21,178,243 76 | |

†Including $260,000 guaranteed investment deposit with the Imperial Canadian Trust Co., repayable December 29, 1921 with interest at 6 per cent. The company states that mortgages of the Trust Co., to the amount of the deposit have been ear-marked for the Canada National Fire.

*Including $93,171.60 unpaid premium notes.

**Not including $247,491.93 premium notes which are treated as contingent assets only.

††This amount includes $85,000 which up to Dec. 31, 1916 was in the form of a call loan in payment of which a cheque for the amount was on that day given to the Company by the borrower. On Jan. 2, 1917, the Company re-loaned the same amount to the same borrower on the security of the same collateral. The security consisted of industrial stocks many of which were not eligible investments for companies subject to the investment provisions of the Insurance Act, 1910, but the Company states that the loan was permissible under the provisions of its charter. The loan has since the last mentioned date been again repaid.

(a) In this amount are included at their book value $264,787.66 National Finance Co. debs. and $53.000 Richlands Orchards debs., both of which companies are in liquidation. *See* Reserve Fund in Liabilities.

| Companies. | Unsettled Losses. (Fire). | Unsettled Losses. (Other). | Reserve of Unearned Premiums (Fire). | Reserve of Unearned Premiums. (Other). | Sundry Liabilities (Fire and Other). | Total Liabilities not including Capital Stock. | Excess of Assets over Liabilities excluding Capital Stock. | Capital Stock paid in cash. | Nature of Business. |
|---|---|---|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Acadia Fire | 2,489 77 | None. | 86,677 30 | None. | 93,090 62 | 182,257 69 | 496,959 07 | 400,000 00 | Fire and Hail. |
| Beaver Fire | 1,065 00 | None. | 29,495 94 | None. | 10,497 40 | 41,058 34 | 194,086 89 | 150,250 00 | Fire. |
| British America | 323,862 28 | 135,246 67 | 1,377,789 03 | 51,266 62 | 142,842 82 | 2,031,007 42 | 734,618 83 | † 1,399,029 79 | Fire, Hail and Marine |
| British Colonial | 12,722 93 | None. | § 74,674 46 | None. | 34,666 79 | 122,064 18 | 130,925 77 | 219,805 00 | Fire. |
| British Northwestern | 4,719 50 | None. | 37,440 97 | None. | 8,463 23 | 50,623 70 | 260,525 38 | 242,162 20 | Fire. |
| Canada Accident | 2,580 53 | 79,979 00 | (a) 18,179 67 | 68,331 96 | 11,335 24 | 180,406 40 | 370,286 29 | 43,320 00 | Fire, Accident, Auto., Burglary, Guarantee, Plate Glass and Sickness. |
| Canada National | 11,436 00 | None. | 138,267 22 | None. | a[1] 212,351 37 | 362,054 59 | 1,866,588 85 | 1,708,160 72 | Fire. |
| Canadian Fire | 10,127 45 | None. | 208,576 99 | None. | 73,091 14 | 291,795 58 | 1,121,458 51 | ‡ 500,000 00 | Fire. |
| Canadian Lumbermen's Ins. Exchange | None. | None. | None. | None. | 15,699 21 | 15,699 21 | 20,000 00 | None. | Fire. |
| Dominion Fire | 9,373 02 | None. | 144,885 01 | None. | 61,008 31 | 215,266 34 | 144,266 81 | 209,630 00 | Fire and Hail. |
| Dominion of Can. Gtee and Accident | 2,426 25 | 63,746 59 | 20,947 62 | 136,544 75 | 3,500 00 | 227,165 21 | 509,195 37 | 244,400 00 | Fire, Accident, Auto, Burglary, Gtee, Plate Glass and Sickness. |
| Factories Insurance | 21,316 00 | None. | None. | None. | 152,500 26 | 173,816 26 | 40,415 95 | 41,500 00 | Fire. |
| Hamilton Fire | None. | None. | 36,156 21 | None. | 1,236 12 | 37,392 33 | 82,746 11 | 34,660 00 | Fire. |
| Hudson Bay | 9,878 00 | None. | (b) 92,045 75 | None. | 21,079 83 | 123,003 58 | 147,816 42 | 230,850 00 | Fire and Hail. |
| Imperial Underwriters | 23,144 27 | 189 00 | 66,184 10 | None. | 3,743 23 | 93,260 60 | 179,207 69 | 110,475 00 | Fire and Plate Glass. |
| Liverpool Manitoba | 19,362 01 | None. | (c) 213,319 91 | None. | 40,355 03 | 273,536 95 | 561,682 78 | 175,000 00 | Fire. |
| London Mutual | 13,945 48 | None. | 272,332 45 | None. | 51,435 39 | 337,713 32 | 127,403 51 | 17,500 00 | Fire. |
| Mercantile Fire | 13,196 16 | None. | 146,629 40 | None. | 5,438 00 | 165,263 56 | 294,272 94 | 50,000 00 | Fire. |
| Mount Royal | 33,477 00 | None. | 267,777 24 | 2,040 62 | (d) 266,325 31 | 569,620 17 | 656,138 21 | 250,000 00 | Fire and Plate Glass. |
| North Empire Fire | 21,537 38 | None. | 60,326 50 | None. | †† 71,615 61 | 153,479 49 | 160,769 55 | 207,782 70 | Fire. |
| North West Fire | 15,309 25 | None. | 81,849 89 | None. | 1,327 65 | 98,486 79 | 193,251 20 | 100,000 00 | Fire. |
| Occidental Fire | 16,488 85 | None. | 90,204 89 | None. | 49,900 44 | 156,594 21 | 295,543 13 | 174,762 70 | Fire. |
| Pacific Coast | 15,148 05 | None. | 70,580 52 | None. | **147,119 97 | 232,848 54 | (e) 772,514 99 | 587,421 87 | Fire. |
| Quebec Fire | 20,638 86 | None. | 157,134 63 | None. | 8,062 52 | 185,836 01 | 504,306 02 | 125,000 00 | Fire. |
| Western | 324,219 81 | 625,180 00 | 1,634,163 48 | 376,922 32 | 296,067 33 | 3,256,552 94 | 1,736,460 08 | *2,484,625 65 | Fire, Explosion, Inland Transportation, Marine and Tornado. |
| Totals | 928,463 88 | 904,341 26 | 5,325,639 18 | 635,106 27 | 1,783,252 82 | 9,576,803 41 | 11,601,440 35 | 9,706,335 63 | |

†In December, 1906, the capital stock of this company, which was formerly $1,000,000 was further increased by an issue of $550,000 7 per cent preference stock subscribed for at a premium of 25 per cent. The total subscribed capital now stands at $1,400,000, of which there had been paid in up to date of the return $1,399,029.79.

§Including $4,570.87 reserve on unlicensed reinsurance, unsecured.

(a) Including $5,810.93 reserve on unlicensed reinsurance, unsecured.

a¹ Including $50,000 Investment Reserve Fund.

‡The capital stock of this company, which had previously been $500,000, the whole of which was subscribed and $125,000 paid thereon, was by chapter 58 of the statutes of 1904, reduced to $250,000, the amount paid up remaining unchanged. An additional $125,000 was paid in out of surplus in 1905. In 1909, by virtue of the above statute, the capital was increased to $500,000. An additional $250,000 was paid in out of surplus in 1909, making the capital fully paid up.

(b) Including $6,725.27 reserve on unlicensed reinsurance, unsecured.

(c) Including $42,305.29 reserve on unlicensed reinsurance, unsecured.

(d) Including $81,310.22 Investment Reserve Fund.

††Including $31,626.25 unlicensed reinsurance accounts, unsecured.

**Including $83,737.66 Investment Reserve Fund being the difference between the book value of the National Finance Co., debs and the value in normal times, of properties held as security therefor, as ascertained by an independent valuation.

(e) Including $100,000 Conflagration Fund.

*In December, 1906, preference stock of this company to the amount of $500,000 was called in and cancelled, and a new issue of $1,000,000 7 per cent preference stock was made at 25 per cent premium. The total capital stock is now $2,500,000, fully subscribed.

TABLE III.—Showing the Assets in Canada of British, United States and other Insurance

BRITISH COMPANIES—

| Companies | Commenced Business in Canada (Fire.) | Real Estate. | Loans on Real Estate. | Bonds and Debentures. |
|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. |
| Alliance | February 29, 1892 | None. | None. | 236,958 00 |
| Atlas | March 7, 1887 | None. | None. | 432,047 99 |
| British Dominions General | *July 22, 1915 | None. | None. | 149,552 66 |
| Caledonian | July 20, 1883 | None. | None. | 435,869 32 |
| Commercial Union | September 11, 1863 | 325,000 00 | 20,000 00 | 793,674 33 |
| Employers' Liability | 1887 to 1894 and again in 1910 | None. | None. | 1,063,273 99 |
| General Accident Fire and Life | July 13, 1908 | None. | None. | 352,250 90 |
| Guardian Assurance Co | May 1, 1869 | 368,750 00 | None. | 778,767 21 |
| Law Union and Rock | April 1, 1899 | 15,931 14 | None. | 381,408 07 |
| Liverpool and London and Globe | June 4, 1851 | 200,000 00 | 1,833,100 00 | 1,241,039 20 |
| London Guarantee and Accident | October 22, 1915 | None. | None. | 444,190 75 |
| London and Lancashire Fire | April 1, 1880 | None. | None | 677,428 24 |
| London Assurance | March 1, 1862 | None. | None. | 295,065 83 |
| Marine Insurance Co | September 4, 1913 | None. | None. | 105,542 01 |
| North British and Mercantile | 1862 | 189,000 00 | None. | 1,052,213 50 |
| Northern Assurance Co | 1867 | None. | None. | 673,113 19 |
| Norwich Union Fire | April 1, 1880 | 80,000 00 | None. | 773,176 26 |
| Ocean Accident and Guarantee | April 20, 1915 | 6,605 59 | None. | 633,502 01 |
| Palatine Insurance Co | March 27, 1912 | None. | None. | 254,508 99 |
| Phœnix, of London | 1804 | None. | None. | 837,343 34 |
| Provincial | December 19, 1910 | None. | None. | 89,001 57 |
| Royal Exchange | November 3, 1910 | 75,000 00 | 232,263 83 | 481,306 87 |
| Royal Insurance Co | 1851 | 545,784 00 | 647,500 00 | 1,457,019 32 |
| Scottish Union and National | February 25, 1882 | None. | 689,650 00 | 399,084 85 |
| Sun Insurance Office | June 3, 1892 | 45,850 00 | None. | 508,342 77 |
| Union Assurance Society | November, 1890 | None. | None. | 481,124 63 |
| Yorkshire | January 16, 1907 | 510,000 00 | 1,899,303 16 | 461,112 87 |
| Totals | | 2,361,920 73 | 5,321,816 99 | 15,487,918 72 |

*Dominion license issued.

## Companies doing business of Fire Insurance or of Fire and other classes of in Canada.

ASSETS IN CANADA AT DECEMBER 31, 1916.

| Stocks. | Cash on hand and in Banks. | Interest and Rents due and accrued. | Agents' Balances and Premiums. Uncollected. | Other Assets. | Total Assets in Canada. | Nature of Business. |
|---|---|---|---|---|---|---|
| $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| None. | 19,603 90 | None. | 25,703 47 | 5,000 00 | 287,265 37 | Fire. |
| None. | 27,528 31 | 5,081 06 | 50,728 56 | 5,000 00 | 520,385 92 | " |
| None. | 50,620 63 | 118 63 | 10,859 10 | 6,956 40 | 218,107 42 | Fire and Sprinkler Leakage. |
| None. | 39,141 88 | None. | 43,340 71 | 11,350 00 | 529,701 91 | Fire. |
| None. | 69,212 47 | 7,173 88 | 148,068 96 | 13,401 26 | 1,376,530 90 | " |
| None. | 67,125 28 | None. | 203,090 88 | 10,000 00 | 1,343,490 15 | Fire, Accident, Auto, Guarantee and Sickness. |
| None. | 39,475 45 | 5,916 07 | 47,739 00 | 5,838 41 | 451,219 83 | Fire. |
| None. | 99,803 38 | 10,004 60 | 127,167 83 | None. | 1,384,493 02 | " |
| None. | 533,040 13 | 5,525 93 | 29,428 07 | 10,224 47 | 975,557 81 | Fire, Accident, Burglary, Plate Glass and Sickness. |
| None. | 168,037 28 | 22,383 92 | 165,517 23 | 8,838 96 | 3,638,916 59 | Fire and Life. |
| None. | 58,073 11 | None. | 152,141 17 | 6,000 00 | 660,405 03 | Fire, Accident, Auto, Burglary, Guarantee and Sickness. |
| None. | 161,192 04 | 4,089 24 | 113,197 69 | None. | 955,907 21 | Fire. |
| None. | 21,625 28 | None. | 46,451 32 | 5,000 00 | 368,142 43 | " |
| None. | 23,177 89 | None. | 6,909 07 | None. | 135,628 97 | Fire, Auto and Inland Transportation. |
| None. | 103,690 05 | 16,552 98 | 130,400 06 | 15,000 00 | 1,506,856 59 | Fire. |
| None. | 43,428 55 | None. | 87,666 72 | 10,000 00 | 814,208 46 | " |
| None. | 178,616 21 | None. | 95,288 57 | 5,109 00 | 1,132,190 04 | Fire, Accident, Auto, Plate Glass and Sickness. |
| None. | 109,679 78 | None. | 115,931 79 | 1,166 75 | 866,885 92 | Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness. |
| None. | 14,059 78 | None. | 38,512 74 | None. | 307,081 51 | Fire. |
| None. | 115,016 95 | 15,539 94 | 108,358 59 | 54,431 67 | 1,130,690 49 | " |
| None. | 24,081 84 | None. | 3,798 21 | 665 40 | 117,547 02 | " |
| None. | 84,205 00 | 16,703 92 | 58,105 98 | 12,239 30 | 959,824 90 | Fire, Accident, Auto and Sickness. |
| None. | 421,177 98 | 32,377 85 | 203,001 21 | None. | 3,306,860 36 | Fire. |
| None. | 53,669 08 | 13,235 51 | 52,949 44 | None. | 1,208,588 88 | Fire, Auto, Sprinkler Leakage and Tornado |
| None. | 35,677 38 | None. | 65,105 03 | 14,221 07 | 669,196 25 | Fire. |
| None. | 52,343 51 | None. | 62,672 33 | 3,206 53 | 599,347 05 | Fire and Inland Transportation. |
| None. | 235,183 00 | 50,946 66 | 83,533 54 | 15,690 77 | 3,255,770 00 | Fire, Accident, Auto, Live Stock, Plate Glass and Sickness. |
| None. | 2,848,486 14 | 205,650 19 | 2,275,667 27 | 219,339 99 | 28,720,800 03 | |

TABLE III.—*Concluded*—Showing the Assets in Canada of British, United States classes of Insurance

UNITED STATES AND OTHER COMPANIES—

| Companies. | Commenced Business in Canada. (Fire.) | Real Estate. | Loans on Real Estate. | Bonds and Debentures. |
|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. |
| Ætna Insurance Co | 1821 | None. | None. | 412,853 33 |
| American Central | December 17, 1912.. | None. | None. | 167,686 26 |
| American Insurance Co | June 28, 1912 | None. | None. | 62,050 00 |
| American Lloyds | December 1, 1910... | None. | None. | 73,915 00 |
| California Insurance Co | November 18, 1912.. | None. | None. | 53,930 00 |
| Connecticut Fire | June 28, 1886 | None. | None. | 151,890 00 |
| Continental Insurance Co | August 31, 1910 | None. | None. | 278,155 00 |
| Equitable Fire and Marine | April 3, 1913 | None. | None. | 111,540 79 |
| Fidelity-Phenix | April 11, 1910 | None. | None. | 374,176 00 |
| Fireman's Fund | November 30, 1912.. | None. | None. | 137,920 00 |
| Firemen's Insurance Co | May 22, 1912 | None. | None. | 93,899 66 |
| General Fire of Paris | July 20, 1912 | None. | None. | 77,052 04 |
| German American | December 7, 1904... | None. | None. | 390,588 53 |
| Glens Falls | November 28, 1913.. | None. | None. | 193,900 00 |
| Globe and Rutgers | March 6, 1914 | None. | None. | 284,164 20 |
| Hartford Fire | November, 1836.... | None. | None. | 898,443 41 |
| Home Insurance Co | January 1, 1902 | None. | None. | 1,041,369 97 |
| Insurance Co. of North America | October 16, 1889.... | None. | None. | 372,421 60 |
| Insurance Co. of State of Pa | March 22, 1912 | None. | None. | 131,276 06 |
| Millers National | *October 6, 1915.... | None. | None. | 50,000 00 |
| National-Ben Franklin | May 23, 1914 | None. | None. | 175,187 06 |
| National Fire of Hartford | August 3, 1908 | None. | None. | 587,658 03 |
| National Union Fire of Pittsburgh | August 12, 1911 | None. | None. | 187,340 93 |
| La Nationale Compagnie d'Ass | February 13, 1914... | None. | None. | 123,008 04 |
| Niagara Fire | July 19, 1912 | None. | None. | 191,800 00 |
| Northwestern National | May 22, 1912 | None. | None. | 157,783 47 |
| Phenix Compagnie Française | March 20, 1915 | None. | None. | 49,343 66 |
| Phœnix, of Hartford | May 20, 1890 | None. | None. | 439,244 33 |
| Providence Washington | January 9, 1912 | None. | None. | 208,010 00 |
| Queen, of America | November 2, 1891... | None. | None. | 568,066 82 |
| St. Paul Fire and Marine | September 14, 1907.. | None. | None. | 330,730 00 |
| Springfield Fire and Marine | November 5, 1908... | None. | None. | 458,710 00 |
| Stuyvesant | *August 25, 1916.... | None. | None. | 53,760 00 |
| L'Union, Paris, France | April 11, 1911 | None. | None. | 186,659 11 |
| Westchester Fire | May 28, 1912 | None. | None. | 164,650 06 |
| Totals | | None. | None. | 9,239,183 36 |

*Dominion License issued.

and other Companies doing business of Fire Insurance or of Fire and other in Canada—*Concluded.*

ASSETS IN CANADA AT DECEMBER 31, 1916.

| Stocks. | Cash on hand and in Banks. | Interest and Rents due and accrued. | Agents' Balances and Premiums. Uncollected. | Other Assets. | Total Assets in Canada. | Nature of Business. |
|---|---|---|---|---|---|---|
| $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| None. | 79,190 20 | 6,496 04 | 54,159 22 | None. | 552,698 79 | Fire, Auto, Sprinkler Leakage and Tornado. |
| None. | 24,582 61 | 3,224 28 | 44,865 28 | None. | 240,353 43 | Fire, Hail and Tornado. |
| None. | None. | 1,460 00 | 6,500 37 | None. | 70,010 37 | Fire. |
| None. | None. | 1,463 00 | 5,672 82 | None. | 81,050 82 | Fire and Sprinkler Leakage. |
| None. | 8,416 90 | 1,029 17 | 7,660 35 | None. | 71,036 42 | Fire. |
| None. | 25,173 58 | 2,103 76 | 25,640 75 | 662 70 | 205,470 79 | Fire and Hail. |
| None. | 33,097 10 | 6,454 75 | 50,872 28 | 4,487 00 | 373,066 13 | Fire. |
| None. | None. | 2,814 06 | None. | None. | 114,354 85 | " |
| None. | 25,407 96 | 8,259 98 | 51,606 07 | 5,513 00 | 464,963 01 | Fire and Tornado. |
| None. | 28,050 45 | 1,545 29 | 19,542 61 | 319 12 | 187,377 47 | Fire, Auto and Inland Transportation. |
| None. | 7,213 01 | 1,902 92 | 13,780 19 | None. | 116,795 78 | Fire. |
| None. | 9,653 10 | None. | 7,605 67 | 1,568 20 | 95,879 01 | " |
| None. | 23,549 31 | 7,520 30 | 65,719 14 | 3,531 99 | 490,909 27 | Fire, Hail and Tornado. |
| None. | 39,046 28 | 2,753 76 | 23,475 34 | None. | 259,175 38 | Fire, Auto and Hail. |
| None. | 32,748 76 | 1,832 78 | 58,382 41 | 5,535 85 | 382,664 00 | Fire and Explosion. |
| 46,000 00 | 127,771 17 | 14,252 72 | 137,089 31 | None. | 1,223,556 61 | Fire, Auto, Explosion, Hail, Inland Transportation, Sprinkler Leakage and Tornado. |
| None. | 199,865 92 | None. | 142,671 71 | None. | 1,383,907 60 | Fire, Auto, Hail, Sprinkler Leakage and Tornado. |
| None. | 66,137 96 | 3,748 08 | 51,153 30 | None. | 493,460 94 | Fire, Auto, Explosion and Inland Transportation. |
| None. | 16,661 41 | 2,191 04 | 33,367 96 | None. | 183,496 47 | Fire and Tornado. |
| None. | 10,602 98 | 1,041 67 | 19,374 64 | None. | 81,019 29 | Fire. |
| None. | 34,663 01 | 3,542 50 | 18,629 93 | None. | 232,022 50 | Fire and Auto. |
| None. | 6,300 80 | 10,034 33 | 64,462 27 | None. | 668,455 43 | Fire and Tornado. |
| None. | 21,665 27 | 3,939 41 | 25,889 32 | None. | 238,834 93 | " |
| None. | 23,761 66 | 1,050 83 | 19,616 04 | None. | 167,436 57 | Fire. |
| None. | 12,453 07 | 3,031 23 | 26,222 02 | None. | 233,506 32 | Fire, Auto and Tornado. |
| None. | 13,715 80 | 2,412 42 | 40,380 10 | 1,000 00 | 215,291 79 | Fire, Hail and Tornado. |
| None. | 16,926 59 | None. | 9,686 90 | 1,572 24 | 77,529 39 | Fire. |
| None. | 80,780 97 | 6,618 71 | 87,416 90 | 5,186 16 | 619,247 07 | " |
| None. | None. | 2,634 16 | 15,443 66 | None. | 226,087 82 | Fire and Auto. |
| None. | 66,463 86 | 8,246 37 | 88,514 84 | None. | 731,291 89 | Fire, Auto and Inland Transportion. |
| None. | 55,971 28 | 5,248 17 | 53,257 90 | 5,002 80 | 450,210 15 | Fire, Auto, Hail, Inland Transportion and Tornado. |
| None. | 52,611 49 | 6,630 37 | 100,960 33 | None. | 618,912 19 | Fire, Sprinkler Leakage and Tornado. |
| None. | 11,215 99 | None. | 31,122 80 | None. | 96,098 79 | Fire. |
| None. | 35,099 90 | None. | 50,058 87 | 4,505 50 | 276,323 38 | " |
| None. | 7,966 16 | 878 37 | 34,502 67 | 3,282 54 | 211,279 80 | Fire and Hail. |
| 46,000 00 | 1,196,764 55 | 124,360 47 | 1,485,303 97 | 42,167 10 | 12,133,779 45 | |

TABLE IV.—Showing the Liabilities in Canada of British, United States and Other Companies doing business of Fire Insurance or of Fire and other Insurance in Canada, for the Year 1916.

BRITISH COMPANIES—LIABILITIES IN CANADA AT DEC. 31, 1916.

| Companies. | Unsettled Losses in Canada. (Fire). | Unsettled Losses in Canada. (Other). | Reserve of Unearned Premiums in Canada. (Fire). | Reserve of Unearned Premiums in Canada. (Other). | Sundry Liabilities in Canada. (Fire and (Other). | Total Liabilities in Canada. | Excess of Assets over Liabilities in Canada. | Nature of Business. |
|---|---|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Alliance | 14,762 15 | None. | 152,862 65 | None. | 10,217 98 | 177,842 78 | 109,422 59 | Fire. |
| Atlas | 20,022 80 | None. | 317,596 31 | None. | 5,000 00 | 342,619 17 | 177,766 75 | Fire. |
| British Dominions General | 33,177 64 | None. | 58,600 72 | 802 84 | 2,200 00 | 94,781 20 | 123,326 22 | Fire and Sprinkler Leakage. |
| Caledonian | 23,595 97 | None. | 289,880 53 | None. | 8,562 85 | 322,039 35 | 207,662 56 | Fire. |
| Commercial Union | 93,000 00 | None. | 593,908 07 | None. | 23,667 16 | 710,575 23 | 665,955 67 | Fire. |
| Employers' Liability | 20,404 87 | 288,022 00 | 230,110 67 | 282,207 10 | 27,910 69 | 848,655 33 | 494,834 82 | Fire, Accident, Auto Guarantee and Sickness. |
| General Accident Fire and Life | 44,491 71 | None. | 186,117 65 | None. | 10,218 50 | 240,827 86 | 210,391 97 | Fire. |
| Guardian Assurance Co | 136,047 22 | None. | 585,921 14 | None. | 16,855 38 | 738,853 74 | 645,639 28 | Fire. |
| Law Union and Rock | 18,043 00 | 15,461 82 | 164,388 26 | 12,894 59 | 4,000 00 | 214,787 67 | 760,770 14 | Fire, Accident, Burglary, Plate Glass and Sickness. |
| Liverpool and London and Globe | 132,987 46 | None. | 875,499 40 | None. | 88,993 46 | 1,097,480 32 | 2,541,436 27 | Fire and Life. |
| London Guarantee and Accident | 9,109 48 | 148,581 00 | 56,509 97 | 172,017 85 | 12,148 78 | 398,367 08 | 262,037 95 | Fire, Accident, Auto., Burglary, Guarantee and Sickness. |
| London and Lancashire Fire | 119,613 63 | None. | 448,536 87 | None. | 9,000 00 | 577,150 50 | 378,756 71 | Fire |
| London Assurance | 18,467 00 | None. | 201,952 96 | None. | 11,915 54 | 232,335 50 | 135,806 93 | Fire. |
| Marine Insurance Co | None. | 3,900 00 | None. | 23,217 37 | None. | 27,117 37 | 108,511 60 | Fire, Auto. and Inland Transportation. |
| North British and Mercantile | 77,378 72 | None. | 589,009 32 | None. | 38,766 44 | 705,154 48 | 801,702 11 | Fire. |
| Northern Assurance Co | 82,129 54 | None. | 448,975 77 | None. | 21,701 88 | 552,807 19 | 261,401 27 | Fire. |
| Norwich Union Fire | 96,166 57 | 6,588 01 | 465,673 57 | 37,446 28 | 12,740 14 | 618,614 57 | 513,575 47 | Fire, Accident, Auto., Plate Glass and Sickness. |
| Ocean Accident and Guarantee | 6,760 00 | 104,826 88 | 76,936 38 | 191,196 83 | 14,105 14 | 393,825 23 | 473,060 69 | Fire, Accident, Auto., Burglary, Guarantee, Plate Glass and Sickness. |
| Palatine Insurance Co | 23,733 35 | None. | 160,090 87 | None. | 10,848 57 | 194,672 79 | 112,408 72 | Fire. |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Phœnix, of London | 86,781 78 | None. | 605,835 44 | None. | 11,729 27 | 704,346 49 | 426,344 00 | Fire. |
| Provincial | 27,015 00 | None. | 21,395 01 | None. | 2,755 41 | 51,165 42 | 66,381 60 | Fire. |
| Royal Exchange | 24,905 36 | 3,846 19 | 266,782 79 | 28,318 59 | 15,719 50 | 339,572 43 | 620,252 47 | Fire, Accident, Auto and Sickness. |
| Royal Insurance Co | 120,335 00 | None. | 981,555 53 | None. | 28,860 77 | 1,130,751 30 | 2,176,109 00 | Fire. |
| Scottish Union and National | 45,763 00 | 83 00 | 259,104 20 | 1,295 18 | 8,000 00 | 314,245 38 | 894,343 50 | Fire, Auto, Sprinkler Leakage and Tornado. |
| Sun Insurance Office | 26,242 92 | None. | 338,615 81 | None. | 9,703 32 | 374,562 05 | 294,634 20 | Fire. |
| Union Assurance Society | 49,641 11 | None. | 290,369 16 | None. | 3,500 00 | 343,510 27 | 255,836 78 | Fire and Inland Transportation. |
| Yorkshire | 39,037 00 | 15,553 74 | 253,859 98 | 30,008 56 | 8,000 00 | 346,459 28 | 2,909,310 72 | Fire, Accident, Auto, Live Stock, Plate Glass and Sickness. |
| Totals | 1,389,612 34 | 586,862 04 | 8,920,089 03 | 779,405 19 | 417,150 78 | 12,093,119 98 | 16,627,680 05 | |

*Including $74,649.50 liabilities of Life Branch.

TABLE IV.—*Concluded*—Showing the Liabilities in Canada of British, United States and Other Companies doing business of Fire Insurance or of Fire and Other Insurance in Canada, for the Year 1916—*Concluded*.

UNITED STATES AND OTHER COMPANIES—LIABILITIES IN CANADA AT DEC. 31, 1916.

| Companies. | Unsettled Losses in Canada. (Fire). | Unsettled Losses in Canada. (Other). | Reserve of Unearned Premiums in Canada. (Fire). | Reserve of Unearned Premiums in Canada. (Other). | Sundry Liabilities in Canada. (Fire and Other). | Total Liabilities in Canada. | Excess of Assets over Liabilities in Canada. | Nature of Business. |
|---|---|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Ætna Insurance Co | 38,418 74 | 809 00 | 201,550 02 | 7,259 59 | 2,500 00 | 250,537 35 | 302,161 44 | Fire, Auto, Sprinkler Leakage and Tornado. |
| American Central | 6,954 65 | 206 82 | 42,176 24 | 934 21 | 16,760 93 | 67,032 85 | 173,325 58 | Fire, Hail and Tornado. |
| American Insurance Co | 351 00 | None. | 25,288 29 | None. | 600 00 | 26,239 29 | 43,771 08 | Fire. |
| American Lloyds | 77,065 22 | 2,558 29 | 11,333 73 | 12,912 21 | 500 00 | 104,369 45 | −23,318 63 | Fire and Sprinkler Leakage. |
| California Insurance Co | 148 04 | None. | 20,811 69 | None. | 1,526 19 | 22,485 92 | 48,550 50 | Fire. |
| Connecticut Fire | 6,364 97 | None. | 83,786 52 | None. | 3,525 00 | 93,676 49 | 111,794 30 | Fire and Hail. |
| Continental Insurance Co | 51,410 76 | None. | 168,863 45 | None. | 11,551 79 | 231,826 00 | 141,240 13 | Fire. |
| Equitable Fire and Marine | 3,519 39 | None. | 20,707 51 | None. | 500 00 | 24,726 90 | 89,627 95 | Fire. |
| Fidelity-Phenix | 53,969 67 | None. | 184,147 48 | 1,160 36 | 11,173 93 | 250,451 44 | 214,511 57 | Fire and Tornado. |
| Fireman's Fund | 16,297 67 | 109 00 | 71,815 24 | 5,435 02 | 3,000 00 | 96,656 93 | 90,720 54 | Fire, Auto and Inland Transportation. |
| Firemen's Insurance Co | 23,675 20 | None. | 57,592 72 | None. | 1,163 41 | 82,431 33 | 34,364 45 | Fire. |
| General Fire of Paris | 18,990 00 | None. | 34,618 19 | None. | 2,168 05 | 55,776 24 | 40,102 77 | Fire. |
| German American | 44,589 00 | None. | 187,374 95 | 445 06 | 7,500 00 | 239,909 01 | 251,000 26 | Fire, Hail and Tornado |
| Glens Falls | 22,750 00 | 3,360 00 | 86,548 61 | 6,070 11 | 2,000 00 | 120,728 72 | 138,446 66 | Fire, Auto and Hail. |
| Globe and Rutgers | 64,865 37 | None. | 198,947 53 | 18,109 82 | 6,609 18 | 288,531 90 | 94,132 10 | Fire and Explosion. |
| Hartford Fire | 119,022 78 | 3,755 85 | 555,616 50 | 30,860 61 | 17,718 97 | 726,974 71 | 496,581 90 | Fire, Auto, Expl., Hail, Inland Transportation, Sprinkler Leakage and Tornado. |
| Home Insurance Co | 122,951 39 | 12,326 32 | 542,016 57 | 27,490 43 | 45,000 00 | 749,784 71 | 634,122 89 | Fire, Auto, Hail, Sprinkler Leakage and Tornado. |
| Insurance Co. of North America | 24,888 44 | 1,506 12 | 260,127 55 | 12,608 00 | 19,000 00 | 318,130 11 | 175,330 83 | Fire, Auto, Explo. and Inland Transportation. |
| Insurance Co. of State of Pa | 20,613 48 | None. | 69,230 99 | 243 59 | 1,500 00 | 91,588 06 | 91,908 41 | Fire and Tornado. |
| Millers National | 6,703 13 | None. | 27,049 16 | None. | 700 00 | 34,452 29 | 46,567 00 | Fire. |
| National-Ben Franklin | 6,671 87 | 220 00 | 63,436 34 | 3,456 31 | 1,246 74 | 75,031 26 | 156,991 24 | Fire and Auto. |
| National Fire of Hartford | 62,846 41 | None. | 266,393 65 | 1,394 68 | 8,000 00 | 338,634 74 | 329,820 69 | Fire and Tornado. |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| National Union Fire of Pittsburgh... | 38,966 45 | None. | 106,633 14 | 1,878 76 | 5,000 00 | 152,478 35 | 86,356 58 | Fire and Tornado. |
| La Nationale Compagnie d'Ass..... | 16,247 00 | None. | 91,224 54 | None. | 3,081 46 | 110,553 00 | 56,883 57 | Fire. |
| Niagara Fire..... | 12,249 06 | None. | 74,766 66 | 1,447 14 | 3,500 00 | 91,962 86 | 141,543 46 | Fire, Auto and Tornado. |
| Northwestern National..... | 26,019 25 | None. | 89,118 46 | 593 31 | 4,000 00 | 119,731 02 | 95,560 77 | Fire, Hail and Tornado. |
| Phenix Compagnie Francaise..... | 3,004 00 | None. | 36,591 02 | None. | 3,425 07 | 43,020 09 | 34,509 30 | Fire. |
| Phœnix of Hartford..... | 21,263 49 | None. | 243,164 86 | None. | 20,784 50 | 285,212 85 | 334,034 22 | Fire. |
| Providence Washington..... | 18,832 15 | 966 26 | 85,395 69 | 5,058 97 | 2,000 00 | 112,253 07 | 113,834 75 | Fire and Auto. |
| Queen, of America..... | 62,005 00 | 1,775 00 | 386,548 30 | 22,984 17 | 14,101 11 | 487,413 58 | 243,878 31 | Fire, Auto and Inland Transportation. |
| St. Paul Fire and Marine..... | 35,706 63 | 2,510 43 | 164,858 62 | 28,682 98 | 10,115 19 | 241,873 85 | 208,336 30 | Fire, Auto. Hail, Inland Transportation and Tornado. |
| Springfield Fire and Marine..... | 37,780 83 | None. | 226,057 18 | 4,324 26 | 20,000 00 | 288,162 27 | 330,749 92 | Fire, Sprinkler Leakage and Tornado. |
| Stuyvesant..... | 37,736 00 | None. | 32,969 22 | None. | 142 26 | 70,847 48 | 25,251 31 | Fire. |
| L'Union, Paris, France..... | 17,169 36 | None. | 119,263 33 | None. | 8,543 19 | 144,975 88 | 131,347 50 | Fire. |
| Westchester Fire..... | 16,560 87 | 266 32 | 100,028 55 | None. | 3,650 00 | 120,505 74 | 90,774 06 | Fire and Hail. |
| Totals..... | 1,136,607 27 | 30,369 41 | 4,936,052 50 | 193,349 59 | 262,586 97 | 6,558,965 74 | 5,574,813 71 | |

TABLE V.—Showing the Cash Income and Expenditure of Cana-

CANADIAN COMPANIES—INCOME

INCOME (CASH).

| No. | Companies. | Net Cash for Premiums. | Interest, Rents and Dividends on Stock. | Sundry. | Total Cash Income. |
|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. |
| 1 | Acadia Fire | 121,563 93 | 31,233 85 | 754 89 | 153,552 67 |
| 2 | Beaver Fire | 27,838 41 | 12,797 18 | None. | 40,635 59 |
| 3 | British America | 2,269,338 22 | 75,260 12 | 1,212 08 | 2,345,810 42 |
| 4 | British Colonial | 87,886 96 | 10,761 74 | None. | 98,648 70 |
| 5 | British Northwestern | 56,211 63 | 13,313 23 | **600 00 | 70,124 86 |
| 6 | Canada Accident | 289,597 57 | 25,616 63 | 39 00 | 315,253 20 |
| 7 | Canada National | 170,189 41 | 112,496 17 | 13 00 | 282,698 58 |
| 8 | Canadian Fire | 289,049 27 | 59,740 46 | None. | 348,789 73 |
| 9 | Canadian Lumbermen's Ins. Exch | 179 79 | 1,250 00 | ††8,184 74 | 9,614 53 |
| 10 | Dominion Fire | 237,136 59 | 13,064 73 | None. | 250,201 32 |
| 11 | Dominion of Can. G'tee and Acct | 401,735 17 | 31,298 62 | None. | 433,033 79 |
| 12 | Factories Insurance | 111,797 01 | 3,483 63 | None. | 115,280 64 |
| 13 | Hamilton Fire | 41,185 72 | 2,680 51 | (a)66,000 00 | 109,866 23 |
| 14 | Hudson Bay | 130,352 92 | 5,505 51 | None. | 135,858 43 |
| 15 | Imperial Underwriters | 96,958 11 | 11,450 39 | 2 00 | 108,410 50 |
| 16 | Liverpool Manitoba | 233,550 04 | 35,252 79 | None. | 268,802 83 |
| 17 | London Mutual | 397,525 31 | 14,377 02 | 1,190 89 | 413,093 22 |
| 18 | Mercantile Fire | 245,758 06 | 15,683 62 | 30 90 | 261,472 58 |
| 19 | Mount Royal | 390,062 24 | 53,736 18 | 35 50 | 443,833 92 |
| 20 | North Empire Fire | 80,436 04 | 20,873 70 | None. | 101,309 74 |
| 21 | North West Fire | 130,000 14 | 14,322 87 | None. | 144,323 01 |
| 22 | Occidental Fire | 129,729 21 | 17,821 04 | None. | 147,550 25 |
| 23 | Pacific Coast | †15,772 15 | 19,608 63 | †569 00 | 135,949 78 |
| 24 | Quebec Fire | 257,955 91 | 21,905 91 | None. | 279,861 82 |
| 25 | Western | 4,835,148 50 | 116,064 17 | None. | 4,951,212 67 |
| | Totals | 11,146,958 31 | 739,598 70 | 78,632 00 | 11,955,189 01 |

**Premium on capital stock.
††Cash dividends received from Mutual Reinsuring Companies.
(a) Received from Liverpool and London and Globe.
†Including $545 premium on capital stock.
Received on account of capital stock not included in income:—
Beaver, $15,025; British Colonial, $927.50; British Northwestern, $3,589; Canada National, $150,332.64; Dominion Fire, $1,220; Hudson Bay, $3,395; North Empire, $4,623.40; Pacific Coast, $990.

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## dian Companies doing Fire, Marine and other insurance.

AND EXPENDITURE, 1916.

EXPENDITURE (CASH).

| Paid for Losses. | Dividends or Bonus to shareholders. | General Expenses. | Total Expenditure | e Excess of Premiums over Losses. — d The Reverse | e Excess of Income over Expenditure. — d The Reverse | Nature of Business. | No. |
|---|---|---|---|---|---|---|---|
| $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | | |
| 135,652 80 | 24,000 00 | 45,656 02 | 205,308 82 | d 14,088 87 | d 51,756 15 | Fire and Hail..... | 1 |
| 8,650 70 | 7,287 10 | 4,594 42 | 20,532 22 | e 19,187 71 | e 20,103 37 | Fire..... | 2 |
| 1,472,513 37 | 38,500 00 | 900,152 11 | 2,411,165 48 | e 796,824 85 | d 65,355 06 | Fire, Hail and Marine. | 3 |
| 77,235 22 | None. | 47,227 65 | 124,462 87 | e 10,651 74 | d 25,814 17 | Fire..... | 4 |
| 25,898 68 | None. | 28,893 51 | 54,792 19 | e 30,312 95 | e 15,332 67 | Fire..... | 5 |
| 205,824 44 | None. | 116,145 75 | 321,970 19 | e 83,773 13 | d 6,716 99 | Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness. | 6 |
| 118,220 25 | 86,466 57 | *106,345 65 | 311,032 47 | e 51,969 16 | d 28,333 89 | Fire..... | 7 |
| 102,260 43 | 50,000 00 | 108,670 32 | 260,930 75 | e 186,788 84 | e 87,858 98 | Fire..... | 8 |
| None. | None. | 6,119 22 | 6,119 22 | e 179 79 | e 3,495 31 | Fire..... | 9 |
| 129,207 37 | None. | 92,974 68 | 222,182 05 | e 107,929 22 | e 28,019 27 | Fire and Hail..... | 10 |
| 148,502 10 | 24,440 00 | 210,504 00 | 383,446 10 | e 253,233 07 | e 49,587 69 | Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness. | 11 |
| 76,385 62 | None. | †65,574 87 | 141,960 49 | e 35,411 39 | d 26,679 85 | Fire..... | 12 |
| 22,588 04 | None. | 28,675 93 | 51,263 97 | e 18,597 68 | e 58,602 26 | Fire..... | 13 |
| 86,472 91 | 115 95 | 62,280 57 | 148,869 43 | e 43,880 01 | d 13,011 00 | Fire and Hail..... | 14 |
| 46,761 85 | None. | 38,979 07 | 85,740 92 | e 50,196 26 | e 22,669 58 | Fire and Plate Glass | 15 |
| 140,282 01 | 24,000 00 | 87,104 46 | 251,386 47 | e 93,268 03 | e 17,416 36 | Fire..... | 16 |
| 279,365 14 | None. | 166,248 24 | 445,613 38 | e 118,160 17 | d 32,520 16 | Fire..... | 17 |
| 148,498 67 | 12,500 00 | 88,317 27 | 249,315 94 | e 97,259 39 | e 12,156 64 | Fire..... | 18 |
| 185,610 65 | 25,000 00 | 146,647 30 | 357,257 95 | e 204,451 59 | e 86,575 97 | Fire and Plate Glass | 19 |
| 103,302 64 | None. | 42,210 18 | 145,512 82 | d 22,866 60 | d 44,203 08 | Fire..... | 20 |
| 94,366 22 | 6,000 00 | 45,653 36 | 146,019 58 | e 35,633 92 | d 1,696 57 | Fire..... | 21 |
| 54,517 84 | 10 00 | 60,943 04 | 115,470 88 | e 75,211 37 | e 32,079 37 | Fire..... | 22 |
| 54,374 15 | None. | 49,930 58 | 104,304 73 | e 61,398 00 | e 31,645 05 | Fire..... | 23 |
| 152,069 77 | None. | 89,272 03 | 241,341 80 | e 105,886 14 | e 38,520 02 | Fire..... | 24 |
| 2,691,877 08 | 140,000 00 | 1,401,159 68 | 4,233,036 76 | e 2,143,271 42 | e 718,175 91 | Fire, Explosion, Marine, Inland Transportation and Tornado. | 25 |
| 6,560,437 95 | 438,319 62 | 4,040,279 91 | 11,039,037 48 | e 4,586,520 36 | e 926,151 53 | | |

*Including $44,584.40 Investment Expenses.
†Including $58,500 capital returned.

TABLE V.—*Continued*—Showing the Cash Income and Expenditure in other

BRITISH

INCOME (CASH).

| No. | Companies. | Net Cash for Premiums. (Fire.) | Sundry (Fire.) | Interest Rents and Dividends on Stock (Fire and other.) | Income from Branches other than Fire and Life. | Total Cash Income. |
|---|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| 1 | Alliance | 246,249 57 | None. | None. | None. | 246,249 57 |
| 2 | Atlas | 495,107 84 | None. | 19,884 25 | None. | 514,992 09 |
| 3 | British Dominions General | 90,277 28 | None. | 6,277 29 | 820 82 | 97,375 39 |
| 4 | Caledonian | 426,417 54 | None. | 21,401 82 | None. | 447,819 36 |
| 5 | Commercial Union | 1,013,178 74 | None. | 57,444 26 | None. | 1,070,623 00 |
| 6 | Employers' Liability | 420,790 65 | None. | 303 78 | 791,071 60 | 1,212,166 03 |
| 7 | General Accident Fire and Life | 329,491 52 | 7 75 | 18,316 73 | None. | 347,816 00 |
| 8 | Guardian Assurance Co | 989,085 91 | None. | 58,142 63 | None. | 1,047,228 54 |
| 9 | Law Union and Rock | 246,633 98 | 28 53 | 18,210 97 | 50,387 67 | 315,261 15 |
| 10 | Liverpool and London and Globe | 1,320,339 83 | None. | 165,871 65 | None. | 1,486,211 48 |
| 11 | London Guarantee and Accident | 54,533 97 | None. | 531 36 | 526,547 38 | 581,612 71 |
| 12 | London and Lancashire Fire | 716,846 36 | 80 91 | 35,318 13 | None. | 752,245 40 |
| 13 | London Assurance | 310,807 59 | None. | 13,128 33 | None. | 323,935 92 |
| 14 | Marine Insurance Co | None. | None. | None. | 89,985 38 | 89,985 38 |
| 15 | North British and Mercantile | 920,025 98 | None. | 52,366 00 | None. | 972,391 98 |
| 16 | Northern Assurance Co | 761,895 11 | 77 35 | 1,031 72 | None. | 763,004 18 |
| 17 | Norwich Union Fire | 787,655 51 | 79 72 | 41,455 37 | 88,907 78 | 918,098 38 |
| 18 | Ocean Accident and Guarantee | 138,259 32 | None. | 3,373 31 | 532,920 76 | 674,553 39 |
| 19 | Palatine Insurance Co | 276,443 66 | None. | 13,097 10 | None. | 289,540 76 |
| 20 | Phœnix of London | 964,765 81 | 213 94 | 41,347 04 | None. | 1,006,326 79 |
| 21 | Provincial | 36,953 24 | None. | 359 05 | None. | 37,312 29 |
| 22 | Royal Exchange | 442,053 98 | None. | 27,781 44 | 61,183 75 | 531,019 17 |
| 23 | Royal Insurance Co | 1,471,655 30 | None. | 128,476 06 | None. | 1,600,131 36 |
| 24 | Scottish Union and National | 403,578 88 | None. | 58,147 61 | 1,088 56 | 462,815 05 |
| 25 | Sun Insurance Office | 533,836 29 | 1,069 50 | 13,485 86 | None. | 548,391 65 |
| 26 | Union Assurance Society | 494,239 35 | None. | 22,084 61 | 5,592 73 | 521,916 69 |
| 27 | Yorkshire | 403,678 18 | None. | 134,853 34 | 90,817 23 | 629,348 75 |
| | Totals | 14,294,801 39 | 1,557 70 | 952,689 71 | 2,239,323 66 | 17,488,372 46 |

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## Canada of British Companies transacting the Business of Fire and Insurance.

COMPANIES.

EXPENDITURE (CASH).

| Paid for losses, (Fire.) | General Expenses. (Fire.) | Expenditure on Account of Branches other than Fire & Life. | Total Cash Expenditure. | e Excess of Premiums over Losses paid. (Fire.) d The Reverse. | e Excess of Income over Expenditure. d The Reverse. | Nature of Business. | No. |
|---|---|---|---|---|---|---|---|
| $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | | |
| 114,759 15 | 80,672 04 | 745 20 | 196,176 39 | e 131,490 42 | e 50,073 18 | Fire, Accident, Auto, Guarantee and Sickness. | 1 |
| 337,970 73 | 164,744 73 | None. | 502,715 46 | e 157,137 11 | e 12,276 63 | Fire | 2 |
| 62,428 85 | 38,264 85 | 402 81 | 101,096 51 | e 27,848 43 | d 3,721 12 | Fire and Sprinkler Leakage | 3 |
| 290,004 29 | 142,416 04 | None. | 432,420 33 | e 136,413 25 | e 15,399 03 | Fire | 4 |
| 639,752 07 | 313,940 88 | None. | 953,692 95 | e 373,426 67 | e 116,930 05 | " | 5 |
| 189,870 87 | 154,940 41 | 679,995 22 | 1,024,806 50 | e 230,919 78 | e 187,359 53 | Fire, Accident, Auto, Guarantee Sickness | 6 |
| 154,822 81 | 117,084 63 | None. | 271,907 44 | e 174,668 71 | e 75,908 56 | Fire | 7 |
| 583,908 76 | 310,300 10 | None. | 899,208 86 | e 400,177 15 | e 148,019 68 | " | 8 |
| 131,146 29 | 87,099 94 | 45,663 77 | 263,910 00 | e 115,487 69 | e 51,351 15 | Fire, Accident, Burglary, Plate Glass and Sickness | 9 |
| 718,867 54 | 454,284 13 | None. | 1,173,151 67 | e 601,472 29 | e 313,059 81 | Fire | 10 |
| 11,955 81 | 25,697 91 | 466,545 41 | 504,199 13 | e 42,578 16 | e 77,413 58 | Fire, Accident, Auto, Burglary, Guarantee and Sickness | 11 |
| 356,932 66 | 243,816 83 | None. | 600,749 49 | e 359,913 70 | e 151,495 91 | Fire | 12 |
| 131,238 57 | 114,450 96 | None. | 245,689 53 | e 179,569 02 | e 78,246 39 | " | 13 |
| None. | None. | 48,334 56 | 48,334 56 | None. | e 41,650 82 | Auto and Inland Transportation | 14 |
| 497,669 70 | 290,414 06 | None. | 788,083 76 | e 422,356 28 | e 184,308 22 | Fire | 15 |
| 571,653 53 | 239,642 28 | None. | 811,295 81 | e 190,241 58 | d 48,291 63 | " | 16 |
| 431,287 69 | 274,814 95 | 67,094 69 | 773,197 33 | e 356,367 82 | e 144,901 05 | Fire, Accident, Auto, Plate Glass and Sickness | 17 |
| 65,086 85 | 66,487 33 | 519,329 57 | 650,903 75 | e 73,172 47 | e 23,649 64 | Fire, Accident, Auto, Burglary Guarantee and Plate Glass | 18 |
| 199,057 38 | 90,787 82 | None. | 289,845 20 | e 77,386 28 | d 304 44 | Fire | 19 |
| 430,960 94 | 336,253 19 | None. | 767,214 13 | e 533,804 87 | e 239,112 66 | " | 20 |
| 18,029 46 | 11,733 84 | None. | 29,765 30 | e 18,923 78 | e 7,546 99 | " | 21 |
| 202,858 70 | 145,944 47 | 52,561 62 | 401,364 79 | e 239,195 28 | e 129,654 38 | Fire, Accident, Auto and Sickness | 22 |
| 739,388 86 | 494,628 94 | None. | 1,234,017 80 | e 732,266 44 | e 366,113 56 | Fire | 23 |
| 203,344 89 | 138,115 88 | 378 29 | 341,839 06 | e 200,233 99 | e 120,975 99 | Fire, Auto, Sprinkler Leakage and Tornado | 24 |
| 305,232 38 | 176,565 55 | None. | 481,797 93 | e 228,603 91 | e 66,593 72 | Fire | 25 |
| 324,375 21 | 171,058 51 | 996 98 | 496,430 70 | e 169,864 14 | e 25,485 99 | Fire and Inland Transportation | 26 |
| 208,856 59 | 128,476 01 | 86,839 40 | 424,172 00 | e 194,821 59 | e 205,176 75 | Fire, Accident Auto, Live Stock, Plate Glass and Sickness. | 27 |
| 7,926,460 58 | 4,812,638 28 | 1,968,887 52 | 14,707,986 38 | e 6,368,340 81 | e 2,780,356 08 | | |

TABLE V.—*Concluded.*

UNITED STATES AND OTHER

INCOME (CASH).

| No. | Companies. | Net Cash for Premiums. (Fire.) | Sundry (Fire.) | Interest Rents and Dividends on Stock. (Fire and other.) | Income from Branches other than Fire and Life. | Total Cash Income. |
|---|---|---|---|---|---|---|
| | | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| 1 | Ætna Insurance Co..... | 336,180 16 | None. | 21,156 90 | 16,824 93 | 374,161 99 |
| 2 | American Central..... | 76,258 15 | None. | 8,412 89 | 19,152 77 | 103,823 81 |
| 3 | American Insurance Co... | 46,993 36 | None. | 2,920 00 | None. | 49,913 36 |
| 4 | American Lloyds..... | 22,540 42 | None. | 2,926 00 | 13,802 83 | 39,269 25 |
| 5 | California Insurance Co... | 40,089 74 | None. | 2,975 00 | None. | 43,064 74 |
| 6 | Connecticut Fire..... | 140,594 24 | None. | 8,300 00 | 55,470 70 | 204,364 94 |
| 7 | Continental Insurance Co. | 317,379 77 | None. | 11,972 00 | None. | 329,351 77 |
| 8 | Equitable Fire and Marine..... | 43,489 50 | None. | 8,755 30 | None. | 52,244 80 |
| 9 | Fidelity-Phenix..... | 345,202 73 | None. | 16,737 46 | 604 48 | 362,544 67 |
| 10 | Fireman's Fund..... | 127,870 22 | None. | 5,288 33 | 17,944 44 | 151,102 99 |
| 11 | Firemen's Insurance Co... | 74,765 55 | None. | None. | None. | 74,765 55 |
| 12 | General Fire of Paris.... | 69,575 41 | None. | 111 13 | None. | 69,686 54 |
| 13 | German American..... | 347,800 92 | None. | 19,593 03 | 53,898 49 | 421,292 44 |
| 14 | Glens Falls..... | 149,496 87 | None. | 9,251 54 | 94,745 76 | 253,494 17 |
| 15 | Globe and Rutgers..... | 404,607 25 | None. | 12,287 83 | 56,919 81 | 473,814 89 |
| 16 | Hartford Fire..... | 1,012,399 47 | None. | 42,155 76 | 243,047 85 | 1,297,603 08 |
| 17 | Home Insurance Co..... | 898,664 64 | None. | 51,847 57 | 460,556 25 | 1,411,068 46 |
| 18 | Insurance Co. of North America..... | 431,406 21 | None. | 16,303 86 | 51,183 31 | 498,893 38 |
| 19 | Insurance Co. of State of Pa..... | 96,060 51 | None. | 6,107 86 | 327 05 | 102,495 42 |
| 20 | Millers National..... | 37,662 91 | None. | 2,535 51 | None. | 40,198 42 |
| 21 | National—Ben Franklin.. | 86,977 46 | None. | 8,600 46 | 6,671 25 | 102,249 17 |
| 22 | National Fire of Hartford | 500,102 96 | None. | 29,616 70 | 1,723 93 | 531,443 59 |
| 23 | National Union of Pittsburgh..... | 206,869 36 | None. | 9,951 09 | 2,036 19 | 218,856 64 |
| 24 | La Nationale Compagnie d'Ass..... | 152,092 62 | None. | 2,914 65 | None. | 155,007 27 |
| 25 | Niagara Fire..... | 137,959 37 | None. | 8,075 00 | 2,996 92 | 149,031 29 |
| 26 | Northwestern National... | 129,434 91 | None. | 7,910 28 | 169,956 10 | 307,301 29 |
| 27 | Phenix Compagnie Francaise..... | 66,596 69 | None. | 274 84 | None. | 66,871 53 |
| 28 | Phœnix of Hartford..... | 365,243 84 | None. | 45,149 06 | None. | 410,392 90 |
| 29 | Providence Washington... | 179,955 35 | None. | 8,435 00 | 14,141 53 | 202,531 88 |
| 30 | Queen of America..... | 614,935 16 | None. | 25,814 72 | 57,441 05 | 698,190 93 |
| 31 | St. Paul Fire and Marine. | 330,644 39 | None. | 12,631 53 | 116,483 70 | 459,759 62 |
| 32 | Springfield Fire and Marine..... | 465,581 58 | None. | 32,663 77 | 5,199 59 | 503,444 94 |
| 33 | Stuyvesant..... | 40,497 41 | None. | 1,120 00 | None. | 41,617 41 |
| 34 | L'Union, Paris, France... | 193,427 82 | None. | 731 30 | None. | 194,159 12 |
| 35 | Westchester..... | 181,816 43 | None. | 2,443 68 | 90,166 09 | 274,426 20 |
| | Totals..... | 8,671,173 38 | None. | 445,970 05 | 1,551,295 02 | 10,668,438 45 |

## COMPANIES—INCOME AND EXPENDITURE, 1916.

EXPENDITURE (CASH).

| Paid for losses. (Fire.) | General Expenses. (Fire.) | Expenditure on Account of Branches other than Fire & Life. | Total Cash Expenditure. | Excess of Premiums over Losses paid. (Fire.) d The Reverse. | Excess of Income over Expenditure. d The Reverse. | Nature of Business. | No. |
|---|---|---|---|---|---|---|---|
| $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | | |
| 154,963 93 | 119,467 64 | 7,349 35 | 281,780 92 | e 181,216 23 | e 92,381 07 | Fire, Auto, Sprinkler Leakage and Tornado | 1 |
| 51,020 67 | 27,536 13 | 51,334 42 | 129,891 22 | e 25,237 48 | d 26,067 41 | Fire, Hail and Tornado | 2 |
| 9,745 31 | 16,017 22 | None. | 25,762 53 | e 37,248 05 | e 24,150 83 | Fire | 3 |
| 5,162 44 | 13,306 06 | 13,140 19 | 31,608 69 | e 17,377 98 | e 7,660 56 | Fire and Sprinkler Leakage | 4 |
| 22,724 40 | 9,354 20 | None. | 32,078 60 | e 17,365 34 | e 10,986 14 | Fire | 5 |
| 75,503 95 | 52,842 33 | 63,252 63 | 191,598 91 | e 65,090 29 | e 12,766 03 | Fire and Hail | 6 |
| 138,223 68 | 115,563 72 | None. | 253,787 40 | e 179,156 09 | e 75,564 37 | Fire | 7 |
| 21,223 83 | 14,847 50 | None. | 36,071 33 | e 22,265 67 | e 16,173 47 | " | 8 |
| 170,810 74 | 140,649 61 | 203 67 | 311,664 02 | e 174,391 99 | e 50,880 65 | Fire and Tornado | 9 |
| 50,481 04 | 41,597 86 | 9,382 97 | 101,461 87 | e 77,389 18 | e 49,641 12 | Fire, Auto and Inland Transportation | 10 |
| 29,729 17 | 26,863 68 | None. | 56,597 85 | e 45,036 38 | e 18,167 70 | Fire | 11 |
| 70,785 13 | 24,775 66 | None. | 95,560 79 | d 1,209 72 | d 25,874 25 | " | 12 |
| 218,111 60 | 120,371 72 | 74,800 37 | 413,283 69 | e 129,689 32 | e 8,008 75 | Fire, Hail and Tornado | 13 |
| 93,810 88 | 42,370 98 | 103,723 70 | 239,905 56 | e 55,685 99 | e 13,588 61 | Fire, Auto, Hail Tornado | 14 |
| 231,851 39 | 112,583 22 | 5,321 84 | 349,756 45 | e 172,755 86 | e 124,058 44 | Fire and Explosion | 15 |
| 444,513 26 | 333,175 77 | 318,602 65 | 1,096,291 68 | e 567,886 21 | e 201,311 40 | Fire, Auto, Hail, Inland Transportation, Sprinkler Leakage and Tornado | 16 |
| 428,151 78 | 327,669 77 | 572,149 21 | 1,327,970 76 | e 470,512 86 | e 83,097 70 | Fire, Auto, Hail, Sprinkler Leakage and Tornado | 17 |
| 197,638 00 | 146,964 15 | 51,118 79 | 395,720 94 | e 233,763 21 | e 103,172 44 | Fire, Auto and Inland Transportation | 18 |
| 61,157 62 | 43,112 04 | 177 20 | 104,446 86 | e 34,902 89 | d 1,951 44 | Fire and Tornado | 19 |
| 13,682 10 | 16,114 32 | None. | 29,796 42 | e 23,980 81 | e 10,402 00 | Fire | 20 |
| 38,585 52 | 35,723 94 | 5,470 60 | 79,780 06 | e 48,391 94 | e 22,469 11 | Fire and Auto | 21 |
| 251,860 56 | 157,498 19 | 354 46 | 409,713 21 | e 248,242 40 | e 121,730 38 | Fire and Tornado | 22 |
| 130,583 47 | 64,039 37 | 806 01 | 195,428 85 | e 76,285 89 | e 23,427 79 | Fire and Tornado | 23 |
| 86,606 46 | 56,891 04 | None. | 143,497 50 | e 65,486 16 | e 11,509 77 | Fire | 24 |
| 100,775 91 | 47,262 74 | 3,590 22 | 151,628 87 | e 37,183 46 | d 2,597 58 | Fire, Auto and Tornado | 25 |
| 59,404 08 | 66,577 72 | 213,197 92 | 339,179 72 | e 70,030 83 | d 31,878 43 | Fire, Hail and Tornado | 26 |
| 31,060 85 | 26,800 94 | None. | 57,861 79 | e 35,535 84 | e 9,009 74 | Fire | 27 |
| 193,556 59 | 138,740 24 | None. | 332,296 83 | e 171,687 25 | e 78,096 07 | " | 28 |
| 119,693 65 | 55,352 02 | 11,481 04 | 186,526 71 | e 60,261 70 | e 16,005 17 | Fire and Auto | 29 |
| 334,706 09 | 215,759 57 | 45,552 09 | 596,017 75 | e 280,229 07 | e 102,173 18 | Fire, Auto and Inland Transportation | 30 |
| 200,359 74 | 112,821 97 | 160,271 22 | 473,452 93 | e 130,284 65 | d 13,693 31 | Fire, Auto, Hail, Inland Transportation and Tornado | 31 |
| 306,782 51 | 118,432 83 | 2,380 25 | 427,645 59 | e 158,799 07 | e 75,799 35 | Fire, Sprinkler Leakage and Tornado | 32 |
| 39,388 47 | 25,013 26 | None. | 64,401 73 | e 1,108,94 | d 22,784 32 | Fire | 33 |
| 121,039 18 | 72,166 08 | None. | 193,205 26 | e 72,388 64 | e 953 86 | " | 34 |
| 85,401 73 | 66,129 77 | 107,486 32 | 259,017 82 | e 96,414 70 | e 15,408 38 | Fire and Hail | 35 |
| 4,589,095 73 | 3,004,448 26 | 1,821,147 12 | 9,414,691 11 | e 4,082,077 65 | e 1,253,747 34 | | |

TABLE VI.—Showing the Rate of Losses paid, General Expenses and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire or Fire and Other Insurance during 1916, also the Rates of the Premiums charged per cent of Amounts insured and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

| —— | Nature of Business. | Rate of Losses paid per cent of Premiums received. | Rate of Dividend or Bonus to Stockholders per cent of Premiums received. | Rate of General Expenses per cent of Premiums received. | Rate of Total Cash Expenditure per cent of Total Cash Income. | Amount of Risks taken during the year (Fire). | Premiums charged thereon (Fire). | Rate of Premiums charged per cent of Risks taken. | Net amount of insurance in force at date (Fire and other). | Assets. | Rate of Assets per cent of amount of Insurance in force. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| *Canadian Companies.* | | | | | | $ | $ cts. | | $ | $ cts. | |
| Acadia Fire | Fire and Hail | 111·59 | 19·74 | 37·56 | 133·71 | 17,707,231 | 230,210 86 | 1·30 | 16,436,616 | 679,216 76 | 4·13 |
| Beaver Fire | Fire | 31·07 | 26·18 | 16·50 | 50·53 | 5,180,548 | 81,559 53 | 1·57 | 3,633,552 | 235,145 23 | 6·47 |
| British America | Fire, Hail and Marine | 64·89 | 1·70 | 39·67 | 102·79 | 416,067,579 | 3,395,760 37 | 0·82 | 408,761,500 | 2,765,626 25 | 0·68 |
| British Colonial | Fire | 87·88 | ..... | 53·74 | 126·17 | 12,309,583 | 179,947 50 | 1·46 | 12,836,307 | 252,989 95 | 1·97 |
| British Northwestern | " | 46·07 | ..... | 51·40 | 78·14 | 5,440,482 | 95,104 18 | 1·75 | 5,355,009 | 311,149 08 | 5·81 |
| Canada Accident | Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness | 71·07 | ..... | 40·11 | 102·13 | 3,762,798 | 41,416 01 | 1·10 | 19,855,088 | 550,692 69 | 2·77 |
| Canada National | Fire | 69·46 | 50·81 | 62·49 | 110·02 | 21,892,153 | 318,727 66 | 1·46 | 22,698,211 | 2,228,643 44 | 9·82 |
| Canadian Fire | " | 35·38 | 17·30 | 37·60 | 74·81 | 30,585,247 | 444,609 26 | 1·45 | 35,248,906 | 1,413,254 09 | 4·01 |
| Canadian Lumbermen's | " | ..... | ..... | ..... | 63·65 | 985,655 | 20,418 79 | 2·07 | None. | 35,699 21 | ..... |
| Dominion Fire | Fire and Hail | 54·49 | ..... | 39·21 | 88·80 | 25,840,101 | 337,551 17 | 1·31 | 28,964,402 | 359,533 15 | 1·24 |
| Dominion of Can. G'tee. & Acc | Fire, Accident, Auto, Burglary, Plate Glass and Sickness | 36·97 | 6·08 | 52·40 | 88·55 | 3,139,471 | 39,409 31 | 1·26 | 39,196,298 | 736,360 58 | 1·88 |
| Factories Insurance | Fire | 68·33 | ..... | 58·66 | 123·14 | 14,847,441 | 242,030 95 | 1·63 | None. | 214,232 21 | ..... |
| Hamilton Fire | " | 54·84 | ..... | 69·63 | 46·66 | 10,544,394 | 81,217 94 | 0·77 | 9,487 780 | 120,138 44 | 1·27 |
| Hudson Bay | Fire and Hail | 66·34 | 0·09 | 47·78 | 109·58 | 18,543,976 | 234,051 57 | 1·26 | 13,429,140 | 270,820 00 | 2·02 |
| Imperial Underwriters | Fire and Plate Glass | 48·23 | ..... | 40·20 | 79·09 | 16,114,339 | 130,671 46 | 0·81 | 14,723,812 | 272,403 29 | 1·85 |
| Liverpool-Manitoba | Fire | 60·07 | 10·28 | 37·30 | 93·52 | 37,264,142 | 449,530 26 | 1·21 | 34,045,870 | 835,219 73 | 2·45 |
| London Mutual | " | 70·28 | ..... | 41·82 | 107·87 | 70,707,048 | 670,194 06 | 0·95 | 63,471,699 | 465,116 83 | 0·73 |
| Mercantile Fire | " | 60·42 | 5·09 | 35·94 | 95·35 | 30,865,259 | 301,166 44 | 0·98 | 33,320,311 | 459,536 50 | 1·38 |
| Mount Royal | Fire and Plate Glass | 47·58 | 6·41 | 37·60 | 80·49 | 60,736,697 | 719,631 13 | 1·18 | 56,071,029 | 1,225,758 38 | 2·19 |
| North Empire Fire | Fire | 128·43 | ..... | 52·48 | 143·63 | 12,187,370 | 200,930 01 | 1·65 | 8,619,405 | 314,249 04 | 3·65 |
| North West Fire | " | 72·59 | 4·62 | 35·12 | 101·18 | 14,605,553 | 177,372 29 | 1·21 | 15,906,016 | 291,737 99 | 1·83 |
| Occidental Fire | " | 42·02 | ..... | 46·98 | 78·26 | 16,489,699 | 265,031 84 | 1·61 | 11,438,681 | 452,137 34 | 3·95 |

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Pacific Coast | " | 46·97 | ..... | 43·13 | 76·72 | 20,543,171 | 183,155 14 | 0·92 | 14,490,356 | 1,005,363 53 | 6·94 |
| Quebec Fire | " | 58·95 | ..... | 34·61 | 86·24 | 39,136,463 | 310,887 40 | 1·03 | 35,807,920 | 690,142 03 | 1·93 |
| Western | Fire, Explosion, Inland Trans, Marine and Tornado | 55·67 | 2·90 | 28·98 | 85·49 | 663,585,663 | 5,105,388 16 | 0·77 | 547,960,876 | 4,993,013 02 | 0·91 |
| Totals | | 58·85 | 3·93 | 30·25 | 92·26 | 1,560,082,663 | 14,261,963 79 | 0·91 | 1,451,758,784 | 21,178,243 76 | 1·46 |

*Including 26·20; rate of investment expenses per cent of premiums received.

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British, United States and other Companies doing Fire Insurance in Canada during 1916, also the Rates of Premiums charged per cent of Amounts insured.

| | Nature of Business. | Rate of Losses paid per cent of Premiums received. | Rate of General Expenses per cent of Premiums received. | Rate of Total Expenditure per cent of Premiums received. | Amount of Risks taken during the year. | Premiums charged thereon. | Rate of Premiums charged per cent of Risks taken. |
|---|---|---|---|---|---|---|---|
| *British Companies.* | | | | | $ | $ cts. | |
| Alliance | Fire | 46·60 | 32·76 | 79·36 | 28,042,379 | 274,546 28 | ·98 |
| Atlas | " | 68·26 | 33·27 | 101·53 | 49,077,491 | 577,681 06 | 1·18 |
| British Dominions General | " | 69·15 | 42·39 | 111·54 | 11,313,641 | 112,371 56 | ·99 |
| Caledonian | " | 68·01 | 33·40 | 101·41 | 45,458,083 | 498,455 45 | 1·10 |
| Commercial Union | " | 63·14 | 30·99 | 94·13 | 141,666,541 | 1,317,308 66 | ·93 |
| Employers' Liability | " | 45·12 | 36·82 | 81·94 | 49,467,297 | 516,402 93 | 1·04 |
| General Accident Fire and Life | " | 46·99 | 35·53 | 82·52 | 29,149,191 | 365,832 71 | 1·26 |
| Guardian Assurance Co | " | 59·54 | 31·37 | 90·91 | 95,967,518 | 1,185,971 47 | 1·24 |
| Law Union and Rock | " | 53·17 | 35·32 | 88·49 | 27,193,781 | 293,557 69 | 1·08 |
| Liverpool and London and Globe | " | 54·45 | 34·41 | 88·86 | 155,014,746 | 1,617,748 52 | 1·04 |
| London Guarantee and Acct | " | 21·92 | 47·12 | 69·04 | 14,230,618 | 116,391 75 | ·82 |
| London and Lancashire Fire | " | 49·79 | 34·01 | 83·80 | 89,037,938 | 873,427 48 | ·98 |
| London Assurance | " | 42·23 | 36·82 | 79·05 | 33,317,443 | 359,876 71 | 1·08 |
| Marine Insurance Co | " | | | | None. | None. | |
| North British and Mercantile | " | 54·09 | 31·67 | 85·66 | 117,038,418 | 1,095,833 94 | ·94 |
| Northern Assurance Co | " | 75·03 | 31·45 | 106·48 | 72,651,285 | 875,460 95 | 1·21 |
| Norwich Union Fire | " | 54·76 | 34·89 | 89·65 | 72,796,741 | 844,115 08 | 1·16 |
| Ocean Accident and Guarantee | " | 47·08 | 48·09 | 95·17 | 18,637,201 | 203,958 83 | 1·09 |
| Palatine Insurance Co | " | 72·01 | 32·84 | 104·85 | 32,327,506 | 372,369 13 | 1·15 |
| Phœnix, of London | " | 44·67 | 34·85 | 79·52 | 101,711,370 | 1,246,536 23 | 1·23 |
| Provincial | " | 48·79 | 31·76 | 80·55 | 6,439,376 | 47,394 30 | ·74 |
| Royal Exchange | " | 45·89 | 33·02 | 78·91 | 48,650,559 | 510,371 63 | 1·05 |
| Royal Insurance Co | " | 50·24 | 33·61 | 83·85 | 162,489,584 | 1,747,014 89 | 1·08 |
| Scottish Union and National | " | 50·39 | 34·22 | 84·61 | 45,342,889 | 467,583 89 | 1·03 |
| Sun Insurance Office | " | 57·18 | 33·07 | 90·25 | 56,933,231 | 625,013 88 | 1·10 |
| Union Assurance Society | " | 65·63 | 34·61 | 100·24 | 59,055,853 | 636,223 57 | 1·08 |
| Yorkshire | " | 51·74 | 31·83 | 83·57 | 43,327,155 | 490,585 34 | 1·15 |
| Totals | | 55·45 | 33·67 | 89·12 | 1,606,346,835 | 17,278,033 93 | 1·08 |

| *United States and Other Companies.* | | | | | | | |
|---|---|---|---|---|---|---|---|
| Ætna Insurance Co. | " | 46·10 | 35·54 | 81·64 | 35,158,368 | 399,094 45 | 1·14 |
| American Central | " | 66·91 | 36·11 | 103·02 | 22,726,001 | 189,390 15 | ·83 |
| American Insurance Co. | " | 20·74 | 34·08 | 54·82 | 3,372,197 | 50,257 21 | 1·49 |
| American Lloyds | " | 22·90 | 59·03 | 81·93 | 8,437,918 | 30,635 77 | ·36 |
| California Insurance Co. | " | 56·68 | 23·33 | 80·01 | 3,385,852 | 52,188 47 | 1·54 |
| Connecticut Fire | " | 53·70 | 37·58 | 91·28 | 17,632,269 | 206,640 20 | 1·17 |
| Continental Insurance Co. | " | 43·55 | 36·41 | 79·96 | 43,819,412 | 435,549 57 | ·99 |
| Equitable Fire and Marine | " | 48·80 | 34·14 | 82·94 | 16,073,373 | 174,319 46 | 1·08 |
| Fidelity-Phœnix | " | 49·48 | 40·74 | 90·22 | 41,800,540 | 455,448 90 | 1·09 |
| Fireman's Fund | " | 39·48 | 32·53 | 72·01 | 16,478,630 | 160,473 92 | ·97 |
| Firemen's Insurance Co. | " | 39·76 | 35·94 | 75·70 | 7,055,482 | 91,454 08 | 1·30 |
| General Fire of Paris | " | 101·74 | 35·61 | 137·35 | 8,353,555 | 97,373 11 | 1·17 |
| German American | " | 62·71 | 34·61 | 97·32 | 57,656,659 | 451,830 88 | ·78 |
| Glen Falls | " | 62·75 | 28·34 | 91·09 | 15,386,334 | 181,328 74 | 1·18 |
| Globe and Rutgers | " | 57·30 | 27·83 | 85·13 | 53,090,487 | 522,226 49 | ·98 |
| Hartford Fire | " | 43·91 | 32·91 | 76·82 | 112,177,889 | 1,088,068 55 | ·97 |
| Home Insurance Co. | " | 47·64 | 36·46 | 84·10 | 99,494,937 | 1,036,695 03 | 1·04 |
| Insurance Co. of North America | " | 45·81 | 34·07 | 79·88 | 52,502,707 | 521,764 94 | ·99 |
| Insurance Co. of State of Pa. | " | 63·07 | 44·88 | 108·55 | 15,037,457 | 171,371 29 | 1·14 |
| Millers National | " | 36·33 | 42·78 | 79·11 | 6,016,248 | 63,237 38 | 1·05 |
| National-Ben Franklin | " | 44·36 | 41·07 | 85·43 | 9,534,439 | 110,155 57 | 1·16 |
| National Fire of Hartford | " | 50·36 | 31·49 | 81·85 | 54,229,351 | 618,018 87 | 1·14 |
| National Union of Pittsburg | " | 63·12 | 30·96 | 94·08 | 23,027,348 | 269,141 22 | 1·17 |
| La National Compagnie d'Ass. | " | 56·94 | 37·41 | 94·35 | 17,431,064 | 210,652 98 | 1·21 |
| Niagara Fire | " | 73·05 | 34·26 | 107·31 | 17,558,707 | 202,017 70 | 1·15 |
| Northwestern National | " | 45·89 | 51·44 | 97·33 | 14,541,757 | 172,071 80 | 1·18 |
| Phenix Compagnie Française | " | 46·64 | 40·24 | 86·88 | 7,029,090 | 78,377 76 | 1·12 |
| Phœnix of Hartford | " | 52·99 | 37·99 | 90·98 | 50,663,224 | 544,999 40 | 1·08 |
| Providence Washington | " | 66·51 | 30·76 | 97·27 | 19,457,829 | 218,902 78 | 1·13 |
| Queen of America | " | 54·43 | 35·09 | 89·52 | 62,709,008 | 757,757 16 | 1·21 |
| St. Paul Fire and Marine | " | 60·60 | 34·12 | 94·72 | 38,391,355 | 422,286 53 | 1·10 |
| Springfield Fire and Marine | " | 65·80 | 25·45 | 91·34 | 70,569,473 | 568,357 53 | ·81 |
| Stuyvesant | " | 97·26 | 61·77 | 159·03 | 9,215,645 | 106,997 97 | 1·16 |
| L'Union, Paris, France | " | 62·58 | 37·31 | 99·89 | 20,241,119 | 240,819 45 | 1·19 |
| Westchester Fire | " | 46·97 | 36·37 | 83·34 | 18,830,202 | 246,136 76 | 1·31 |
| Totals | | 52·92 | 34·65 | 87·57 | 1,069,085,926 | 11,146,042 07 | 1·04 |

TABLE VIII.—Showing the Summary of Net Premiums Written and Net Losses Incurred by Provinces in Canada, by Canadian Companies transacting Fire Insurance during 1916.

*(Licensed reinsurance deducted.)*

CANADIAN COMPANIES—NET PREMIUMS WRITTEN, 1916.

| Companies. | Alberta. | British Columbia. | Manitoba. | New Brunswick. | Nova Scotia. | Ontario. | Prince Edward Island. | Quebec. | Saskatchewan. | Yukon. | Totals. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Acadia Fire | 7,757 | 17,681 | 11,989 | 31,504 | 56,257 | 34,893 | 5,268 | 16,239 | 8,634 | None. | 190,227 |
| Beaver Fire | 2,681 | 5,928 | 4,113 | None. | None. | None. | None. | None. | 14,943 | None. | 27,665 |
| British America | 65,721 | 69,296 | 78,667 | 33,642 | 44,250 | 405,488 | 1,812 | 156,227 | 53,490 | 97 | 908,690 |
| British Colonial | 5,604 | 10,789 | 10,400 | 6,469 | 6,980 | 29,441 | None. | 63,378 | 11,396 | None. | 144,457 |
| British Northwestern | 10,475 | 4,299 | 13,513 | None. | 3,423 | 6,795 | None. | None. | 19,097 | None. | 57,602 |
| Canada Accident | 350 | 5,142 | 159 | 7,997 | 5,435 | 9,980 | 919 | 5,603 | 50 | None. | 35,635 |
| Canada National | 37,823 | 34,198 | 61,587 | 1,557 | 18,265 | 54,633 | None. | None. | 46,359 | None. | 253,822 |
| Canadian Fire | 61,199 | 20,178 | 84,692 | None. | 9,196 | 89,202 | 1,681 | None. | 80,938 | None. | 347,086 |
| Canadian Lumbermen's Ins Exchange | None. | None. | None. | None. | None. | 6,281 | None. | 3,554 | None. | None. | 9,835 |
| Dominion Fire | 18,807 | 10,471 | 21,564 | 10,481 | 10,183 | 158,748 | None. | 48,808 | 8,092 | None. | 287,154 |
| Dom. of Canada G'tee. and Acct | 7,274 | 904 | 9,356 | None. | None. | 6,991 | None. | 227 | 1,804 | None. | 26,556 |
| Factories Insurance Co | 4,249 | 2,667 | 4,647 | 2,888 | 5,745 | 1,660 | 86 | 58,695 | 1,284 | None. | 81,921 |
| Hamilton Fire | None. | None. | None. | None. | None. | 40,427 | None. | 1,301 | None. | None. | 41,728 |
| Hudson Bay | 16,042 | 31,211 | 17,967 | 8,392 | 3,143 | 63,809 | None. | 13,579 | 25,783 | None. | 179,926 |
| Imperial Underwriters | 6,124 | 28,849 | 8,677 | 4,750 | 3,262 | 23,600 | 1,551 | 24,881 | 4,351 | None. | 106,045 |
| Liverpool-Manitoba | 37,686 | 34,293 | 49,980 | 8,141 | 4,029 | 137,732 | None. | 60,979 | 37,416 | None. | 370,256 |
| London Mutual | 26,982 | 42,799 | 29,852 | 23,133 | None. | 317,095 | None. | 91,421 | 38,244 | None. | 569,526 |
| Mercantile Fire | 16,457 | 26,882 | 18,366 | 8,684 | 982 | 164,243 | None. | 1,312 | 16,644 | None. | 253,570 |
| Mount Royal | 8,750 | 39,684 | 28,948 | 1,759 | 2,808 | 148,906 | 85 | 390,229 | 11,738 | None. | 632,907 |
| North Empire Fire | 18,399 | 10,471 | 28,784 | 668 | 457 | 63,952 | 19 | 1,947 | 30,182 | None. | 154,879 |
| North West Fire | 7,620 | 8,764 | 15,374 | 7,964 | 10,117 | 41,070 | 358 | 23,672 | 8,383 | None. | 123,322 |
| Occidental Fire | 18,290 | 3,871 | 40,172 | 10,572 | 3,736 | 17,018 | None. | 35,659 | 75,562 | None. | 204,880 |
| Pacific Coast | 13,909 | 29,849 | 13,247 | None. | None. | 51,740 | None. | 7,605 | 9,659 | None. | 126,009 |
| Quebec Fire | 20,076 | 11,302 | 19,716 | 16,018 | None. | 52,610 | 2,447 | 118,749 | 12,981 | None. | 253,899 |
| Western | 45,604 | 69,979 | 74,137 | 45,882 | 32,587 | 219,220 | 5,557 | 215,507 | 46,358 | None. | 754,831 |
| Totals | 457,879 | 519,507 | 645,907 | 230,501 | 220,855 | 2,144,939 | 19,783 | 1,339,572 | 563,388 | 97 | 6,142,428 |

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Acadia Fire | 6,325 | 3,999 | 926 | 22,123 | 38,170 | 20,347 | 14,704 | 7,234 | 1,424 | None. | 115,312 |
| Beaver Fire | 483 | 1,013 | 4,302 | None. | None. | None. | None. | None. | 2,914 | None. | 8,712 |
| British America | 27,103 | 29,644 | 31,800 | 14,967 | 26,293 | 245,839 | 2,963 | 63,186 | 17,886 | None. | 459,681 |
| British Colonial | 7,192 | 5,085 | 11,821 | 13,520 | 2,107 | 30,530 | None. | 37,286 | 19,863 | None. | 127,404 |
| British Northwestern | 3,737 | 1,746 | 7,158 | None. | 1,808 | 6,658 | None. | None. | 7,607 | None. | 28,714 |
| Canada Accident | None. | None. | None. | 100 | 2,069 | 536 | 5,537 | 8,698 | None. | None. | 16,940 |
| Canada National | 12,928 | 23,650 | 21,276 | 6,909 | 14,332 | 78,758 | None. | None. | 26,398 | None. | 184,251 |
| Canadian Fire | 19,110 | 2,814 | 24,975 | None. | 7,445 | 44,767 | 5,227 | None. | 11,343 | None. | 115,681 |
| Canadian Lumbermen's Ins. Exchange | None. | None. | None. | None. | None. | 14,130 | None. | 3,636 | None. | None. | 17,766 |
| Dominion Fire | 3,557 | 7,982 | 11,739 | 4,373 | 10,896 | 111,860 | None. | 13,091 | 2,185 | None. | 165,683 |
| Dom. of Canada G'tee and Acct | 1,758 | 26 | 1,404 | None. | None. | 3,446 | None. | 13 | 83 | None. | 6,730 |
| Factories Insurance Co | 828 | 14,411 | 18,621 | 4,668 | 4,495 | 49,392 | None. | 37,286 | 675 | None. | 130,376 |
| Hamilton Fire | None. | None. | None. | None. | None. | 21,038 | None. | None. | None. | None. | 21,038 |
| Hudson Bay | 12,431 | 12,328 | 9,610 | 101 | 61 | 59,994 | None. | 2,362 | 20,201 | None. | 117,091 |
| Imperial Underwriters | 6,063 | 10,770 | 9,707 | 1,934 | 882 | 10,146 | 20 | 9,613 | 627 | None. | 46,762 |
| Liverpool-Manitoba | 14,570 | 23,262 | 15,646 | 342 | 1,088 | 134,585 | None. | 39,581 | 13,354 | None. | 242,428 |
| London Mutual | 9,399 | 23,008 | 13,925 | 14,204 | None. | 191,187 | None. | 49,185 | 15,859 | None. | 316,767 |
| Mercantile Fire | 4,795 | 9,385 | 10,397 | 2,869 | None. | 100,866 | None. | 31 | 16,617 | None. | 150,960 |
| Mount Royal | 4,447 | 20,935 | 17,070 | 77 | 917 | 131,108 | None. | 139,341 | 1,191 | None. | 315,086 |
| North Empire Fire | 16,719 | 11,377 | 15,750 | None. | 83 | 83,155 | None. | 912 | 13,398 | None. | 141,394 |
| North West Fire | 6,189 | 3,169 | 5,805 | 4,203 | 6,881 | 53,263 | 1,005 | 11,538 | 7,470 | None. | 99,523 |
| Occidental Fire | 15,204 | 555 | 14,591 | 2,962 | 6,407 | 13,351 | None. | 4,707 | 45,217 | None. | 102,994 |
| Pacific Coast | 7,219 | 4,297 | 2,190 | None. | None. | 33,548 | None. | 3,619 | 1,646 | None. | 52,519 |
| Quebec Fire | 19,215 | 5,970 | 11,321 | 16,442 | None. | 12,584 | 3,830 | 84,186 | 7,880 | None. | 161,428 |
| Western | 29,388 | 21,541 | 33,907 | 19,352 | 12,778 | 244,457 | 8,354 | 96,918 | 22,760 | None. | 489,455 |
| Totals | 228,660 | 236,967 | 290,941 | 129,149 | 136,712 | 1,701,545 | 41,700 | 612,423 | 256,598 | None. | 3,634,695 |

TABLE IX.—Showing the Summary of Net Premiums Written and Net Losses Incurred by Provinces in Canada, by British Companies transacting Fire Insurance during 1916.

*(Licensed reinsurance deducted.)*

BRITISH COMPANIES—NET PREMIUMS WRITTEN—1916.

| Companies. | Alberta. | British Columbia. | Manitoba. | New Brunswick. | Nova Scotia. | Ontario. | Prince Edward Island. | Quebec. | Saskatchewan. | Yukon. | Totals. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Alliance | 6,810 | 23,805 | 20,683 | 50 | — 4 | 89,349 | None. | 100,099 | 5,928 | 322 | 247,042 |
| Atlas | 31,828 | 23,441 | 34,031 | 26,978 | 10,701 | 196,268 | 2,738 | 128,756 | 42,499 | None. | 497,240 |
| British Dominions General | 7,305 | 11,379 | 9,824 | None. | 5,292 | 33,718 | None. | 20,908 | 5,401 | None. | 93,827 |
| Caledonian | 18,124 | 42,946 | 43,000 | 11,729 | 12,843 | 174,163 | 4,305 | 92,139 | 29,867 | None. | 429,116 |
| Commercial Union | 74,478 | 96,634 | 102,520 | 48,244 | 39,706 | 311,678 | 1,512 | 190,766 | 86,087 | None. | *957,287 |
| Employers' Liability | 19,166 | 41,799 | 24,873 | 10,592 | 43,020 | 157,976 | 577 | 116,127 | 21,368 | None. | 435,498 |
| General Accident Fire and Life | 49,467 | 21,116 | 34,592 | 3,011 | None. | 99,255 | 3,243 | 49,880 | 47,746 | None. | 308,310 |
| Guardian Ass. Co | 49,686 | 86,920 | 54,617 | 39,964 | 24,796 | 310,977 | 3,684 | 411,627 | 39,661 | None. | 1,021,932 |
| Law Union and Rock | 13,703 | 14,729 | 24,988 | 7,158 | 22,572 | 71,031 | 3,870 | 59,908 | 29,952 | 528 | 248,439 |
| Liverpool and London and Globe | 92,329 | 146,938 | 82,210 | 32,114 | 13,877 | 513,929 | 1,486 | 371,382 | 104,577 | None. | 1,358,842 |
| London Guarantee and Accident | 1,569 | 3,794 | 8,985 | 1,800 | 1,011 | 70,121 | None. | 15,316 | 2,061 | None. | 104,657 |
| London and Lancashire Fire | 47,246 | 89,803 | 50,618 | 12,905 | 2,191 | 312,480 | None. | 147,753 | 66,688 | None. | 729,684 |
| London Assurance | 25,536 | 52,964 | 33,154 | 13,996 | 4,921 | 95,654 | None. | 60,378 | 18,618 | None. | 305,221 |
| North British and Mercantile | 43,215 | 51,102 | 73,377 | 42,586 | 20,722 | 284,717 | 5,849 | 354,292 | 52,109 | None. | 927,969 |
| Northern Assurance Co | 42,324 | 68,317 | 45,491 | 39,106 | 22,843 | 269,964 | 4,240 | 233,004 | 49,066 | None. | 774,355 |
| Norwich Union Fire | 47,111 | 59,865 | 38,611 | 53,165 | 32,076 | 337,126 | 4,053 | 135,112 | 47,151 | None. | 754,270 |
| Ocean Accident and Guarantee | 26,406 | 11,844 | 14,026 | 9,642 | 1,480 | 76,312 | 16 | 11,907 | 11,318 | None. | 162,951 |
| Palatine Insurance Co | 23,227 | 31,515 | 22,740 | 31,504 | 20,805 | 74,581 | 3,085 | 54,773 | 15,938 | None. | 278,168 |
| Phœnix of London | 30,413 | 255,058 | 64,463 | 20,711 | 24,598 | 244,415 | 3,440 | 293,597 | 47,303 | None. | 992,998 |
| Provincial | 865 | 4,065 | 5,397 | 893 | 1,527 | 17,086 | None. | 10,253 | 494 | None. | 40,580 |
| Royal Exchange | 45,193 | 41,340 | 45,879 | 19,201 | 20,811 | 106,489 | 2,007 | 135,591 | 33,535 | None. | 450,046 |
| Royal Insurance Co | 88,587 | 90,895 | 89,492 | 75,506 | 54,112 | 510,113 | 6,955 | 466,179 | 85,055 | None. | 1,466,954 |
| Scottish Union and National | 29,129 | 50,846 | 35,836 | 18,911 | 15,168 | 126,409 | 3,243 | 100,893 | 22,405 | None. | 402,840 |
| Sun Insurance Office | 24,102 | 44,042 | 29,967 | 46,842 | 27,186 | 231,263 | 3,191 | 102,093 | 23,473 | None. | 532,249 |
| Union Assurance Society | 28,776 | 40,482 | 34,338 | 17,403 | 24,170 | 168,451 | 4,928 | 137,781 | 32,065 | None. | 488,394 |
| Yorkshire | 36,798 | 24,841 | 36,776 | 18,190 | 17,536 | 145,517 | 3,233 | 98,141 | 32,958 | None. | 413,990 |
| Totals | 903,483 | 1,430,480 | 1,060,488 | 611,261 | 463,960 | 5,029,042 | 65,655 | 3,898,655 | 953,323 | 850 | 14,422,859 |

*Including $5,662 Floating (Railway) Premiums which have not been separated according to Provinces.

## BRITISH COMPANIES—NET LOSSES INCURRED—1916.

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Alliance | 201 | 5,511 | 9,900 | None. | None. | 55,713 | None. | 51,306 | 812 | None. | 123,443 |
| Atlas | 14,871 | 9,147 | 21,685 | 23,425 | 14,873 | 124,616 | 6,770 | 104,378 | 10,638 | None. | 330,403 |
| British Dominions General | 5,412 | 1,955 | 7,406 | None. | 2,625 | 57,227 | None. | 8,793 | 1,461 | None. | 84,879 |
| Caledonian | 13,044 | 20,171 | 20,051 | 4,649 | 9,494 | 152,125 | 10,490 | 46,593 | 6,564 | None. | 283,181 |
| Commercial Union | 45,423 | 81,574 | 70,245 | 8,478 | 25,040 | 273,031 | 8,772 | 115,027 | 59,143 | None. | 686,733 |
| Employers' Liability | 6,431 | 5,001 | 12,718 | 12,301 | 17,616 | 100,905 | 11 | 27,910 | 14,731 | None. | 197,624 |
| General Accident Fire and Life | 30,370 | 3,272 | 19,468 | 17,586 | 35 | 64,552 | 10,707 | 24,108 | 9,506 | None. | 179,504 |
| Guardian Assurance Co | 42,459 | 46,885 | 35,891 | 19,922 | 8,487 | 245,130 | 8,235 | 257,442 | 31,572 | None. | 696,023 |
| Law Union and Rock | 2,949 | 10,104 | 18,983 | 6,106 | 10,064 | 44,493 | 10,846 | 22,610 | 10,703 | None. | 136,858 |
| Liverpool and London and Globe | 27,593 | 68,538 | 48,685 | 16,287 | 3,462 | 410,459 | None. | 196,568 | 24,862 | None. | 796,454 |
| London Guarantee and Accident | None. | None. | 1,135 | 100 | None. | 19,607 | None. | 203 | 20 | None. | 21,065 |
| London and Lancashire Fire | 15,411 | 50,925 | 16,062 | 5,771 | 73 | 242,353 | None. | 78,889 | 15,018 | None. | 430,502 |
| London Assurance | 11,073 | 23,986 | 11,004 | 3,742 | 1,408 | 39,232 | None. | 40,191 | 1,987 | None. | 132,623 |
| North British and Mercantile | 9,206 | 22,198 | 47,488 | 26,852 | 5,062 | 251,542 | 6,904 | 142,343 | 28,570 | None. | 540,165 |
| Northern Assurance Co | 15,662 | 29,403 | 68,440 | 29,439 | 19,867 | 268,777 | 4,820 | 137,989 | 14,571 | None. | 588,958 |
| Norwich Union Fire | 20,196 | 22,997 | 29,036 | 26,414 | 8,868 | 286,708 | 10,888 | 54,987 | 24,431 | None. | 484,615 |
| Ocean Accident and Guarantee | 9,539 | 927 | 33 | 3,953 | 93 | 49,066 | None. | 7,479 | 746 | None. | 71,836 |
| Palatine Insurance Co | 12,945 | 28,265 | 19,584 | 21,069 | 21,035 | 64,833 | 9,862 | 30,095 | 3,037 | None. | 210,725 |
| Phœnix of London | 25,142 | 112,308 | 23,092 | 26,988 | 20,115 | 108,096 | 6,842 | 139,123 | 13,101 | None. | 474,807 |
| Provincial | 35 | 548 | 485 | 51 | None. | 40,373 | None. | 2,537 | 55 | None. | 44,084 |
| Royal Exchange | 5,727 | 3,820 | 23,785 | 14,387 | 6,906 | 86,672 | 11,427 | 65,625 | 5,751 | None. | 224,100 |
| Royal Insurance Co | 44,418 | 57,436 | 25,908 | 51,746 | 17,721 | 327,664 | 13,232 | 210,215 | 31,011 | None. | 779,351 |
| Scottish Union and National | 6,062 | 16,134 | 15,573 | 13,527 | 8,421 | 109,414 | 25 | 51,345 | 10,037 | None. | 230,538 |
| Sun Insurance Office | 8,826 | 8,698 | 18,388 | 35,356 | 14,409 | 156,144 | 118 | 55,842 | 7,451 | None. | 305,232 |
| Union Assurance Society | 20,534 | 13,265 | 22,476 | 6,478 | 14,826 | 179,308 | 6,970 | 53,637 | 16,428 | None. | 333,922 |
| Yorkshire | 13,543 | 2,585 | 27,983 | 13,214 | 1,552 | 88,994 | 14,444 | 58,672 | 4,061 | None. | 225,048 |
| Totals | 407,072 | 651,653 | 615,404 | 387,831 | 232,052 | 3,847,124 | 141,363 | 1,983,907 | 346,267 | None. | 8,612,673 |

TABLE X.—Showing the Summary of Net Premiums Written and Net Losses Incurred, by Provinces in Canada, by United States and other Companies transacting Fire Insurance during 1916.

UNITED STATES AND OTHER COMPANIES—NET PREMIUMS WRITTEN 1916.

*(Licensed reinsurance deducted.)*

| Companies. | Alberta. | British Columbia. | Manitoba | New Brunswick. | Nova Scotia. | Ontario. | Prince Edward Island. | Quebec. | Saskatchewan. | Yukon. | Totals. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| Ætna Insurance Co. | 23,024 | 51,619 | 34,335 | 15,960 | 16,364 | 107,047 | None. | 83,044 | 15,943 | None. | 347,336 |
| American Central | 12,846 | 4,974 | 33,985 | 314 | 1 | 3,898 | None. | 1,920 | 15,179 | None. | 73,117 |
| American Insurance Co. | 13,492 | None. | 14,736 | None. | None. | None. | None. | None. | 16,171 | None. | 44,399 |
| American Lloyds | 857 | 1,953 | 1,450 | 494 | 1,232 | 11,591 | None. | 8,693 | 225 | None. | 26,495 |
| California Insurance Co. | 5,400 | 23,214 | 4,936 | None. | None. | None. | None. | None. | 3,241 | 1,637 | 38,428 |
| Connecticut Fire | 19,598 | 33,568 | 11,765 | 4,991 | 13,664 | 33,402 | None. | 13,575 | 14,073 | None. | 144,636 |
| Continental Insurance Co. | 17,492 | 33,445 | 28,548 | 11,144 | 26,775 | 114,263 | 2,197 | 74,437 | 15,997 | None. | 324,298 |
| Equitable Fire and Marine | 5,867 | 2,331 | 4,727 | 1,822 | 4,094 | 12,854 | 119 | 7,174 | 4,502 | None. | 43,490 |
| Fidelity-Phenix | 24,935 | 46,024 | 43,460 | 17,193 | 27,928 | 102,485 | 2,128 | 61,547 | 20,145 | None. | 345,845 |
| Fireman's Fund | 11,513 | 31,904 | 18,023 | 4,964 | 4,259 | 30,523 | None. | 22,905 | 6,072 | None. | 130,163 |
| Firemen's Insurance Co. | 6,279 | 13,292 | 38,203 | None. | None. | 14,575 | None. | None. | 3,260 | None. | 75,609 |
| General Fire of Paris | 3,427 | 10,630 | 7,990 | 3,005 | 530 | 21,431 | 580 | 14,435 | 2,401 | None. | 64,429 |
| German American | 37,995 | 20,583 | 18,890 | 16,207 | 18,168 | 103,263 | 616 | 99,334 | 21,758 | None. | 336,814 |
| Glens Falls | 27,669 | 30,198 | 7,436 | 4,236 | 2,476 | 33,420 | 377 | 14,143 | 24,626 | None. | 144,581 |
| Globe and Rutgers | 16,340 | 37,384 | 30,265 | 18,238 | 18,713 | 128,025 | None. | 127,552 | 23,494 | None. | †424,411 |
| Hartford Fire | 41,890 | 98,054 | 161,400 | 45,711 | 39,003 | 317,890 | None. | 163,242 | 63,016 | None. | 930,206 |
| Home Insurance Co. | 78,930 | 58,489 | 69,297 | 78,468 | 145,348 | 256,861 | 10,901 | 105,811 | 62,790 | None. | 866,895 |
| Insurance Co. of North America | 17,871 | 38,392 | 27,997 | 15,203 | 19,403 | 151,845 | None. | 163,347 | 15,415 | None. | 454,473 |
| Insurance Co. of State of Pa. | 23,073 | 14,980 | 6,619 | None. | None. | 64,112 | None. | 14,284 | 6,316 | None. | 129,384 |
| Millers National | 3,123 | 2,457 | 20,734 | 953 | 366 | 16,221 | None. | 4,419 | 4,433 | None. | 52,726 |
| National-Ben Franklin | 2,846 | 10,370 | 15,508 | None. | None. | 36,970 | None. | 22,535 | None. | None. | 88,229 |
| National Fire of Hartford | 20,722 | 60,146 | 44,221 | 75,157 | 84,022 | 125,193 | 3,996 | 56,169 | 19,507 | None. | 489,133 |
| National Union Fire of Pittsburgh | 17,893 | 20,957 | 29,093 | 13,324 | 23,951 | 70,923 | 139 | 21,103 | 8,911 | None. | 206,294 |
| La Nationale Compagnie d'Ass. | 1,453 | 20,844 | 13,376 | 132 | 339 | 43,202 | 31 | 84,507 | 747 | None. | 164,631 |
| Niagara Fire | 5,676 | 31,940 | 11,143 | None. | None. | 41,568 | None. | 38,868 | 5,544 | None. | 134,739 |
| North Western National | 6,118 | 7,677 | 9,868 | 3,082 | 3,689 | 68,260 | None. | 45,558 | 6,761 | None. | 151,013 |
| Phenix Compagnie Française | 3,346 | 6,310 | 4,405 | 5,012 | 1,981 | 23,072 | 2,220 | 19,217 | 3,262 | None. | 68,825 |
| Phœnix of Hartford | 41,790 | 40,062 | 32,166 | 20,834 | 33,326 | 122,217 | 1,940 | 50,821 | 31,852 | None. | 375,008 |
| Providence Washington | 17,278 | 15,588 | 12,417 | 8,947 | 11,895 | 48,966 | None. | 53,430 | 9,900 | None. | 178,421 |
| Queen of America | 33,509 | 71,381 | 27,855 | 45,861 | 34,161 | 199,789 | 5,784 | 169,768 | 38,409 | None. | 626,517 |
| St. Paul Fire and Marine | 48,000 | 14,985 | 27,476 | None. | 5,490 | 85,302 | −25 | 31,796 | 129,927 | None. | 342,951 |
| Springfield Fire and Marine | 76,941 | 44,926 | 72,292 | 9,399 | 15,192 | 69,552 | 1,624 | 65,567 | 91,804 | None. | 447,297 |

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Stuyvesant | None. | 19,695 | 10,860 | None. | None. | 23,162 | None. | 11,133 | None. | None. | 64,850 |
| L'Union, Paris, France | 12,697 | 19,959 | 14,556 | 8,803 | 9,522 | 42,715 | None. | 79,247 | 14,623 | None. | 202,122 |
| Westchester Fire | 46,566 | 27,345 | 18,967 | 12,459 | 24 | 36,564 | None. | 18,341 | 32,002 | None. | 192,268 |
| Totals | 726,456 | 965,676 | 928,999 | 441,913 | 561,916 | 2,561,161 | 32,627 | 1,752,922 | 732,326 | 1,637 | 8,730,033 |

†Including $24,400 Floater Premiums which have not been separated according to Provinces.

## UNITED STATES AND OTHER COMPANIES—NET LOSSES INCURRED 1916.

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Ætna Insurance Co | 1,089 | 17,751 | 23,325 | 10,457 | 10,089 | 55,214 | None. | 40,733 | 7,196 | None. | 165,854 |
| American Central | 6,339 | 3,353 | 17,072 | 360 | 21 | 2,958 | None. | 8,610 | 5,878 | None. | 44,591 |
| American Insurance Co | 3,331 | None. | 1,714 | None. | None. | None. | None. | None. | 1,609 | None. | 6,654 |
| American Lloyds | None. | 415 | None. | None. | None. | 79,972 | None. | 1,508 | None. | None. | 81,895 |
| California Insurance Co | 4,291 | 18,034 | 155 | None. | None. | None. | None. | None. | 171 | None. | 22,651 |
| Connecticut Fire | 9,002 | 18,704 | 12,568 | 904 | 8,826 | 15,602 | None. | 6,520 | 4,201 | None. | 76,327 |
| Continental Insurance Co | 3,017 | 5,802 | 15,819 | 6,876 | 9,802 | 90,543 | 6,843 | 32,347 | 6,459 | None. | 177,508 |
| Equitable Fire and Marine | 3,538 | 890 | 1,842 | 2,826 | 1,267 | 8,503 | None. | 3,975 | 167 | None. | 23,008 |
| Fidelity-Phenix | 1,263 | 15,098 | 24,809 | 1,832 | 10,874 | 104,914 | 7,713 | 6,476 | 10,056 | None. | 183,035 |
| Fireman's Fund | 2,354 | 7,340 | 4,812 | 1,217 | 519 | 28,709 | None. | 17,007 | 879 | None. | 62,897 |
| Firemen's Insurance Co | 5,256 | 3,556 | 7,879 | None. | None. | 29,739 | None. | None. | 562 | None. | 46,992 |
| General Fire of Paris | 2,040 | 1,552 | 9,345 | 308 | None. | 31,997 | 3,510 | 10,049 | 2,964 | None. | 67,765 |
| German American | 31,012 | 16,178 | 18,375 | 13,231 | 5,270 | 72,335 | 890 | 55,694 | 2,670 | None. | 215,655 |
| Glens Falls | 14,561 | 16,134 | 6,021 | 10,625 | 67 | 33,939 | 1,178 | 3,920 | 6,394 | None. | 92,839 |
| Globe and Rutgers | 15,920 | 11,408 | 14,700 | 14,769 | 7,013 | 120,649 | None. | 66,052 | 11,650 | None. | 262,161 |
| Hartford Fire | 18,509 | 23,484 | 42,260 | 33,504 | 21,151 | 255,074 | None. | 100,675 | 28,942 | None. | 523,599 |
| Home Insurance Co | 32,823 | 45,044 | 34,492 | 42,086 | 58,687 | 190,025 | 17,626 | 37,603 | 9,270 | None. | 467,656 |
| Insurance Co. of North America | 7,736 | 5,354 | 11,623 | 12,273 | 7,006 | 88,424 | None. | 75,070 | 1,893 | None. | 209,379 |
| Insurance Co. of State of Pa | 2,499 | 2,755 | 6,706 | 98 | None. | 51,534 | None. | 2,307 | 864 | None. | 66,763 |
| Millers National | 7 | 4,877 | 5,201 | 12 | 13 | 8,313 | None. | 1,570 | 80 | None. | 20,073 |
| National-Ben Franklin | 2,748 | 1,958 | 3,465 | 8 | None. | 23,375 | None. | 7,944 | None. | None. | 39,498 |
| National Fire of Hartford | −2,302 | 41,853 | 22,995 | 30,026 | 37,409 | 97,130 | 11,728 | 3,257 | 5,664 | None. | 247,760 |
| National Union Fire of Pittsburgh | 11,549 | 9,243 | 18,825 | 2,925 | 15,983 | 64,594 | None. | 10,382 | 8,689 | None. | 142,190 |
| La Nationale Compagnie d'Ass | 1,083 | 10,398 | 4,547 | None. | None. | 48,763 | None. | 31,312 | 39 | None. | 96,142 |
| Niagara Fire | 16,602 | 11,752 | 3,427 | None. | None. | 13,817 | None. | 9,816 | 802 | None. | 56,216 |
| North Western National | 73 | 4,859 | 8,642 | 1,549 | 2,528 | 56,484 | None. | 10,311 | 161 | None. | 84,607 |
| Phœnix Compagnie Francaise | 1,660 | 2,888 | 388 | None. | 546 | 14,755 | 4,117 | 8,820 | 612 | None. | 33,786 |
| Phœnix of Hartford | 28,117 | 14,921 | 19,791 | 14,896 | 17,165 | 58,237 | 3,427 | 25,303 | 4,597 | None. | 186,454 |
| Providence Washington | 9,809 | 8,720 | 17,451 | 12,590 | 6,130 | 41,531 | None. | 31,726 | 347 | None. | 128,304 |
| Queen, of America | 9,504 | 35,405 | 9,228 | 27,566 | 19,377 | 145,176 | 6,141 | 111,265 | 1,240 | None. | 364,992 |
| St. Paul Fire and Marine | 33,088 | 3,859 | 21,209 | None. | 5,111 | 53,502 | None. | 16,789 | 72,337 | None. | 205,895 |
| Springfield Fire and Marine | 57,952 | 24,246 | 43,695 | 12,643 | 9,147 | 45,946 | 1,850 | 29,602 | 81,975 | None. | 307,056 |
| Stuyvesant | None. | 16,872 | 15,288 | None. | None. | 23,634 | None. | 571 | None. | None. | 56,365 |
| L'Union, Paris, France | 1,750 | 9,581 | 14,034 | 4,470 | 2,627 | 27,227 | None. | 59,915 | 818 | None. | 120,422 |
| Westchester Fire | 28,024 | 11,961 | 4,701 | 1,629 | None. | 19,374 | None. | 8,880 | 11,305 | None. | 85,874 |
| Totals | 364,334 | 426,245 | 466,404 | 259,680 | 256,628 | 2,002,049 | 65,023 | 842,009 | 290,491 | None. | 4,972,863 |

ANALYSIS and summary of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 139 of the Insurance Act, 1910.

| Province in which Property is Situated. | Amount of Insurance. |
|---|---|
| | $ |
| Nova Scotia | 6,415,987 |
| New Brunswick | 8,671,915 |
| Quebec | 95,970,370 |
| Ontario | 112,252,434 |
| Manitoba | 11,516,133 |
| Saskatchewan | 8,679,496 |
| Alberta | 6,145,890 |
| British Columbia | 12,710,055 |
| Prince Edward Island | 24,302 |
| Yukon | 417,300 |
| | 262,803,882 |

| Nature of Property Insured. | Amount of Insurance. |
|---|---|
| | $ |
| Lumber and lumber mills | 15,893,068 |
| Other industrial plants and mercantile establishments | 185,548,910 |
| Stock and merchandise | 36,499,877 |
| Railway property and equipment | 24,055,737 |
| Miscellaneous | 806,290 |
| | 262,803,882 |

| Nature of Insurers. | Amount of Insurance. |
|---|---|
| | $ |
| Lloyd's Associations | 55,864,594 |
| Reciprocal Underwriters | 28,574,461 |
| Mutual Companies | 135,548,458 |
| Stock Companies | 42,816,369 |
| | 262,803,882 |

# ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS OF ONE OR MORE CLASSES OF INSURANCE, OTHER THAN FIRE OR LIFE, IN CANADA FOR YEAR 1916, IN ACCORDANCE WITH THE INSURANCE ACT, 1910.

TABLE showing the Total Assets, and their nature, of Canadian Companies Insurance, Steam

CANADIAN COMPANIES—

| Companies. | Real Estate. | Loans on Real Estate. | Bonds and Debentures. | Stocks. |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Boiler Inspection | None. | 5,000 00 | 240,155 90 | 42,901 00 |
| Canada Hail | None. | None. | 48,322 78 | None. |
| Canada Weather | None. | None. | 21,190 00 | None. |
| Canadian Surety | None. | None. | 252,286 45 | None. |
| Casualty Co. of Canada | None. | None. | 15,700 30 | None. |
| Chartered Trust and Executor | 250 00 | 59,832 75 | 101,163 36 | 27,790 00 |
| Dominion Gresham | 16,688 24 | None. | 162,695 03 | None. |
| General Accident | None. | None. | 297,769 41 | 61,918 00 |
| General Animals | None. | None. | 28,970 00 | None. |
| Globe Indemnity Co. of Can | None. | 10,500 00 | 379,109 02 | None. |
| Guarantee Co. of North America | 342,650 00 | None. | 489,034 00 | 1,022,002 00 |
| Guardian Accident and Guarantee | None. | None. | 244,408 55 | None. |
| Imperial Guarantee and Accident | 2,324 03 | 9,400 00 | 309,616 00 | None. |
| London and Lancashire G'tee and Accident | 125,011 50 | None. | 598,033 37 | None. |
| Merchants Casualty Co | None. | 29,750 00 | 114,873 24 | None. |
| Merchants' and Employers' G'tee and Acct | 30,950 25 | 27,266 50 | 70,380 00 | None. |
| Moose, Grand Lodge of the Loyal Order | None. | 1,850 00 | 10,120 00 | None. |
| North American Accident | None. | None. | 211,607 59 | 7,430 00 |
| Protective Association of Canada | None. | None. | 36,812 38 | None. |
| Totals | 517,874 02 | 143,599 25 | 3,632,252 38 | 1,162,041 00 |

transacting business of Accident, Sickness, Guarantee, Plate Glass, Burglary, Boiler Insurance, etc.

ASSETS AT DECEMBER 31, 1916.

| Cash on hand and in Banks. | Interest and Rents Due and Accrued. | Agents' Balances and Bills Receivable. | Premiums due and uncollected. | Other Assets. | Total Assets. | Nature of Business. |
|---|---|---|---|---|---|---|
| $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| 15,317 14 | 4,197 73 | 40 02 | 15,916 75 | 2,545 00 | 326,073 54 | Steam Boiler. |
| 671 51 | 685 30 | None. | 6,933 53 | None. | 56,613 12 | Hail. |
| 4,778 20 | 182 50 | 243 21 | 1,076 89 | 512 09 | 27,982 89 | Hail and Tornado. |
| 17,542 18 | 4,422 15 | None. | 5,794 02 | None. | 280,044 80 | Guarantee. |
| 4,009 33 | 397 15 | 65 12 | 239 96 | 589 62 | 21,001 48 | Plate Glass. |
| 20,434 32 | 4,998 19 | None. | None. | 29,989 16 | 244,462 78 | Title. |
| 5,174 05 | 833 12 | 544 48 | 18,955 42 | 141,014 05 | 345,904 39 | Accident, Automobile, Burglary, Guarantee and Sickness. |
| 38,108 92 | 6,072 54 | None. | 42,360 96 | 3,854 49 | 450,084 32 | Accident, Automobile, Sickness and Steam Boiler. |
| 7,802 49 | 725 00 | None. | 5,489 80 | 2,346 10 | 45,333 39 | Live Stock. |
| 50,727,04 | 5,177 73 | 10,442 44 | 105,712 01 | 8,721 92 | 570,390 16 | Accident, Automobile, Burglary, Guarantee and Sickness. |
| 175,559 10 | 6,224 82 | None. | 16,739 18 | 44,346 97 | 2,096 556 07 | Guarantee. |
| 17,657 61 | 4,180 38 | None. | 17,533 73 | 310 91 | 284,091 18 | Accident, Burglary, Guarantee, Plate Glass and Sickness. |
| 73,715 97 | 1,659 17 | 8,323 36 | 40,549 16 | 4,347 49 | 449,935 18 | Accident, Automobile, Guarantee, Plate Glass and Sickness. |
| 87,215 51 | 6,619 99 | 3,806 82 | 46,589 02 | 16,353 63 | 883,629 84 | Accident, Automobile, Guarantee, Plate Glass and Sickness. |
| 47,031 35 | 2,124 32 | 2,927 03 | None. | 12,272 37 | 208,978 31 | Combined Accident and Sickness. |
| 15,570 21 | 1,225 76 | None. | 19,231 26 | 3,323 08 | 167,947 06 | Accident, Automobile, Plate Glass and Sickness. |
| 1,205 82 | 162 93 | None. | 189 00 | 450 00 | 13,977 75 | Sickness. |
| 38,373 35 | 3,042 18 | 5,871 58 | 31,360 62 | 1,700 00 | 299,385 32 | Accident, Automobile, Plate Glass and Sickness. |
| 31,091 76 | 501,48 | 3,951 83 | None. | 994 58 | 73,352 03 | Accident and Sickness. |
| 651,985 86 | 53,432 44 | 36,215 89 | 374,671 31 | 273,671 46 | 6,845,743 61 | |

TABLE showing the Total Liabilities of Canadian Companies transacting Steam Boiler

CANADIAN COMPANIES—

| Companies. | Unsettled Losses. | Reserve of Unearned Premiums. | Sundry. | Total Liabilities not including Capital Stock. |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Boiler Inspection | 311 73 | 102,229 75 | 1,112 04 | 103,653 52 |
| Canada Hail | 97 50 | None. | 7,736 38 | 7,833 88 |
| Canada Weather | 1,068 50 | 710 03 | 7,530 48 | 9,309 01 |
| Canadian Surety Co | 6,117 15 | 22,720 07 | 4,170 40 | 33,007 62 |
| Casualty Co. of Canada | None. | 1,067 02 | 2,830 00 | 3,897 02 |
| Chartered Trust and Executor | None. | None. | 6,162 79 | 6,162 79 |
| Dominion Gresham | 14,850 11 | 42,946 37 | 31,173 01 | 88,969 49 |
| General Accident | 65,539 94 | 138,067 17 | 13,161 65 | 216,768 76 |
| General Animals | 4,407 00 | 15,500 02 | 392 85 | 20,299 87 |
| Globe Indemnity Co. of Can | 112,760 27 | 177,352 84 | 14,126 99 | 304,240 10 |
| Guarantee Co. of North America | 30,938 00 | 115,893 02 | 122,000 00 | 268,831 02 |
| Guardian Accident and Guarantee | 24,019 56 | 35,834 80 | 4,514 11 | 64,368 47 |
| Imperial Guarantee and Accident | 33,836 06 | 96,089 51 | 32,465 00 | 162,390 57 |
| London and Lancasbire G'tee and Accident | 189,201 00 | 79,151 34 | 17,110 71 | 285,463 05 |
| Merchants Casualty Co | 20,000 00 | 49,693 15 | 9,744 35 | 79,437 50 |
| Merchants' and Employers' G'tee and Acct | 11,123 56 | 31,066 42 | 1,442 97 | 43,632 95 |
| Moose, Grand Lodge of the Loyal Order | None. | 1,543 15 | 12,861 41 | 14,404 56 |
| North American Accident | 55,086 00 | 67,681 54 | 3,083 25 | 125,850 79 |
| Protective Association of Can | 11,877 49 | 30,869 50 | 2,576 27 | 45,323 26 |
| Totals | 581,233 87 | 1,008,415 70 | 294,194 66 | 1,883,844 23 |

business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Insurance, etc.

LIABILITIES AT DECEMBER 31, 1916.

| Excess Assets over Liabilities. | Capital Stock paid in cash. | Nature of Business. |
|---|---|---|
| $ cts. | $ cts. | |
| 222,420 02 | 100,100 00 | Steam Boiler. |
| 48,779 24 | 75,000 00 | Hail. |
| 18,673 88 | 74,965 20 | Hail and Tornado. |
| 247,037 18 | 200,000 00 | Guarantee. |
| 17,104 46 | 19,687 83 | Plate Glass. |
| 238,299 99 | 203,995 93 | Title. |
| 256,934 90 | 200,000 00 | Accident, Automobile, Burglary, Guarantee and Sickness. |
| 233,315 56 | 100,000 00 | Accident, Automobile, Sickness and Steam Boiler. |
| 25,033 52 | 62,610 00 | Live Stock. |
| 266,150 06 | 100,000 00 | Accident, Automobile, Burglary, Guarantee and Sickness. |
| 1,827,725 05 | 304,600 00 | Guarantee. |
| 219,722 71 | 250,000 00 | Accident, Burglary, Guarantee, Plate Glass and Sickness. |
| 287,544 61 | 200,000 00 | Accident, Automobile, Guarantee, Plate Glass and Sickness. |
| 598,166 79 | 400,000 00 | Accident, Automobile, Guarantee, Plate Glass and Sickness. |
| 129,540 81 | 56,890 00 | Combined Accident and Sickness. |
| 124,314 11 | 98,280 00 | Accident, Automobile, Plate Glass and Sickness. |
| −426 81 | None. | Sickness. |
| 173,534 53 | 90,799 95 | Accident, Automobile, Plate Glass and Sickness. |
| 28,028 77 | 20,000 00 | Accident and Sickness. |
| 4,961,899 38 | 2,556 928 91 | |

TABLE showing the Assets in Canada, and their nature, of Companies other Burglary Insurance, Steam

BRITISH AND FOREIGN COMPANIES—ASSETS—

| Companies. | Real Estate. | Loans on Real Estate. | Bonds and Debentures. | Stocks. |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| American and Foreign | None. | None. | 27,560 00 | None. |
| American Surety | None. | None. | 54,940 00 | None. |
| British and Foreign Marine | None. | None. | 108,795 00 | None. |
| Fidelity and Casualty Co | None. | None. | 198,270 33 | None. |
| Hartford Steam Boiler | None. | None. | 39,600 00 | None. |
| International Fidelity | None. | None. | 5,000 00 | None. |
| Lloyds Plate Glass | None. | None. | 85,908 00 | None. |
| Loyal Protective | None. | None. | 34,200 00 | None. |
| Maryland Casualty | None. | None. | 260,170 91 | None. |
| National Provincial Plate Glass | None. | None. | 12,541 40 | None. |
| National Surety Co | None. | None. | 101,080 00 | None. |
| New York Plate Glass | None. | None. | 29,840 00 | None. |
| Ocean Marine | None. | None. | 95,659 20 | None. |
| Railway Passengers | None. | None. | 147,753 69 | None. |
| Ridgely Protective | None. | None. | 27,700 00 | None. |
| Travelers Indemnity Co. of Hartford | None. | None. | 131,035 00 | None. |
| United Commercial Travelers of America | None. | None. | 28,170 00 | None. |
| United States Fidelity and Guaranty | None. | None. | 287,850 00 | None. |
| Totals | None. | None. | 1,676,073 53 | None. |

than Canadian, transacting business of Accident, Sickness, Guarantee, Plate Glass, Boiler Insurance, etc.

IN CANADA AT DECEMBER 31, 1916.

| Cash on hand and in Banks. | Interest Due and Accrued. | Agents' Balances and Premiums Uncollected. | Other Assets. | Total Assets. | Nature of Business. |
|---|---|---|---|---|---|
| $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| 747 00 | None. | None. | None. | 28,307 00 | Inland Transportation. |
| 1,567 89 | 1,340 00 | 476 14 | None. | 58,324 03 | Guarantee. |
| 87 01 | 780 00 | None. | None. | 109,662 01 | Inland Transportation and Sprinkler Leakage. |
| 1,092 66 | 3,168 22 | 29,908 35 | None. | 232,439 56 | Accident, Automobile, Burglary, Plate Glass, Sickness and Steam Boiler. |
| None. | 675 00 | None. | None. | 40,275 00 | Steam Boiler. |
| None. | None. | None. | None. | 5,000 00 | Guarantee. |
| None. | 1,050 91 | 4,990 20 | None. | 91,949 11 | Plate Glass. |
| 13,419 03 | 425 00 | None. | 1,000 00 | 49,044 03 | Accident and Sickness. |
| 27,395 04 | 1,262 48 | 31,482 26 | None. | 320,310 69 | Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Sprinkler Leakage and Steam Boiler. |
| None. | None. | 471 48 | None. | 13,012 88 | Plate Glass. |
| 12,660 83 | 921 67 | 5,055 14 | None. | 119,717 64 | Guarantee. |
| None. | 573 37 | 2,574 81 | None. | 32,988 18 | Plate Glass. |
| None. | None. | 1,369 65 | None. | 97,028 85 | Inland Transportation. |
| 21,276 53 | None. | 29,039 44 | 2,584 06 | 200,653 72 | Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness. |
| 4,781 65 | 600 00 | None. | None. | 33,081 65 | Accident and Sickness. |
| 3,283 09 | 2,651 09 | 20,763 70 | None. | 157,732 88 | Accident, Automobile, Burglary, Plate Glass, Sickness and Steam Boiler. |
| None. | 682 50 | 1,545 25 | None. | 30,397 75 | Accident. |
| 1,051 88 | 4,147 92 | 19,659 33 | 1,000 00 | 313,709 13 | Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness. |
| 87,362 61 | 18,278 16 | 147,335 75 | 4,584 06 | 1,933,634 11 | |

TABLE showing the Liabilities in Canada of Companies other, than Canadian, transacting business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, etc.

BRITISH AND FOREIGN COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1916.

| Companies. | Unsettled Losses. | Reserve of Uncarned Premiums. | Sundry. | Total Liabilities. | Excess of Assets over Liabilities. | Nature of Business. |
|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| American and Foreign Marine | None. | 267 94 | 226 63 | 494 57 | 27,312 43 | Inland Transportation. |
| American Surety Co. | 31,487 34 | 6,971 68 | 17 13 | 38,476 15 | 19,847 88 | Guarantee. |
| British and Foreign Marine | None. | 318 68 | None. | 318 68 | 109,343 33 | Inland Transportation and Sprinkler Leakage. |
| Fidelity and Casualty Co. | 16,886 32 | 104,077 53 | 2,510 32 | 123,474 17 | 108,965 39 | Accident, Automobile, Burglary, Plate Glass, Sickness and Steam Boiler. |
| Hartford Steam Boiler | None. | None. | None. | None. | 40,275 00 | Steam Boiler. |
| International Fidelity | 2,000 00 | 2,535 00 | None. | 4,535 00 | 465 00 | Guarantee. |
| Lloyds Plate Glass | 3,100 00 | 44,108 48 | 1,200 00 | 48,408 48 | 43,540 63 | Plate Glass. |
| Loyal Protective | 14,988 58 | 14,210 40 | 3,720 57 | 32,919 55 | 16,124 48 | Accident and Sickness. |
| Maryland Casualty | 42,380 47 | 112,959 36 | 4,000 00 | 159,339 83 | 160,970 86 | Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Sprinkler Leakage and Steam Boiler. |
| National Provincial Plate Glass | 46 45 | 8,585 28 | None. | 8,631 73 | 4,381 15 | Plate Glass. |
| National Surety Co. | 12,324 80 | 27,006 37 | None. | 39,331 17 | 80,386 47 | Guarantee. |
| New York Plate Glass | 1,085 56 | 11,544 68 | 500 00 | 13,130 24 | 19,857 94 | Plate Glass. |
| Ocean Marine | None. | None. | None. | None. | 97,028 85 | Inland Transportation. |
| Railway Passengers | 53,620 50 | 85,086 14 | 4,060 36 | 142,827 00 | 57,826 72 | Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness. |
| Ridgely Protective | 4,518 80 | 1,882 98 | 1,511 17 | 7,912 95 | 25,168 70 | Accident and Sickness. |
| Travelers Indemnity Co. of Hartford | 33,916 66 | 72,336 19 | 1,969 13 | 108,221 98 | 49,510 90 | Accident, Automobile, Burglary, Plate Glass, Sickness and Steam Boiler. |
| United Commercial Travelers of America | 2,186 00 | None. | None. | 2,186 00 | 28,211 75 | Accident. |
| United States Fidelity and Guaranty | 87,242 00 | 116,286 88 | 3,000 00 | 206,528 88 | 107,180 25 | Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness. |
| Totals | 305,843 48 | 608,177 59 | 22,715 31 | 936,736 38 | 996,897 73 | |

TABLE showing the Cash Income of Canadian Companies transacting business of Accident, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, etc.

INCOME (CASH) 1916.

| Companies. | Net Cash for Premiums. | Interest, Rents and Dividends on Stock, etc. | Sundry. | Total Cash Income. |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Boiler Inspection | 89,536 80 | 14,546 45 | 559 85 | 104,643 10 |
| Canada Hail | 108,411 99 | 5,384 84 | * 585 64 | 114,382 47 |
| Canada Weather | 82,117 10 | 2,060 29 | 465 12 | 84,642 51 |
| Canadian Surety | 62,819 09 | 12,795 05 | 5 00 | 75,619 14 |
| Casualty Co. of Canada | 1,548 85 | 864 98 | *a* 957 27 | 3,371 10 |
| Chartered Trust and Executor | 50 00 | 13,070 67 | None. | 13,120 67 |
| Dominion Gresham | 108,644 80 | 7,227 19 | 16,537 64 | 132,409 63 |
| †General Accident | 347,438 98 | 18,919 10 | § 3,246 42 | 369,604 50 |
| General Animals | 51,002 27 | 2,519 82 | None. | 53,522 09 |
| Globe Indemnity Co. of Canada | 505,055 31 | 20,890 88 | None. | 525,946 19 |
| Guarantee Co. of North America | 263,879 48 | 84,672 33 | None. | 348,551 81 |
| Guardian Accident and Guarantee | 89,129 66 | 12,668 57 | None. | 101,798 23 |
| Imperial Guarantee and Accident | 248,281 25 | 18,449 95 | None. | 266,731 20 |
| London and Lancashire Guarantee and Accident | 238,435 57 | 34,800 59 | * 700 00 | 273,936 16 |
| Merchants Casualty Co. | 255,399 23 | 6,800 84 | 207,846 18 | 470,046 25 |
| Merchants' and Employers Guarantee and Accident | 105,168 59 | 8,716 74 | *b* 10,650 50 | 124,565 83 |
| Moose, Grand Lodge of the Loyal Order of | 3,020 75 | 163 46 | None. | 3,184 21 |
| North American Accident | 180,597 29 | 10,947 57 | *a* 500 00 | 192,044 86 |
| Protective Association of Canada | 144,069 57 | 2,150 70 | None. | 146,220 27 |
| Totals | 2,884,606 58 | 277,650 02 | 242,083 62 | 3,404,340 22 |

*Profit on sale of securities.

*a*Premium on capital stock. §Including $1,531.64 profit on sale of securities. *b*Including $3,304 premium on capital stock.

Received on account of capital stock not included in income:—

Canada Weather, $2,821.30; Casualty Company of Canada, $1,434.32; Chartered Trust and Executor, $2,659.02; General Animals, $2,725; Merchants Casualty, $1,000; Merchants' and Employers', $7,060; North American Accident, $2,000.

†Including the business of the Canadian Casualty and Boiler Insurance Co. which was merged with this Company as at June 30, 1916.

TABLE showing the Cash Expenditure of Canadian Companies transacting business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, etc.

EXPENDITURE (CASH) 1916.

| Companies. | Paid for Losses. | Dividends or Bonuses to Stockholders | General Expenses | Total Cash Expenditure. | *e* Excess of Income over Expenditure. — *d* The Reverse | | Nature of Business. |
|---|---|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | | $ cts. | |
| Boiler Inspection | 711 90 | None. | 72,658 23 | 73,370 13 | *e* | 31,272 97 | Steam Boiler. |
| Canada Hail | 106,309 17 | 3,000 00 | 35,909 25 | 145,218 42 | *d* | 30,835 95 | Hail. |
| Canada Weather | 56,136 26 | None. | 30,836 86 | 86,973 12 | *d* | 2,330 61 | Hail and Tornado. |
| Canadian Surety | 5,174 94 | 10,000 00 | 39,347 49 | 54,522 43 | *e* | 21,096 71 | Guarantee. |
| Casualty Co. of Canada | 226 55 | None. | 4,191 22 | 4,417 77 | *d* | 1,046 67 | Plate Glass. |
| Chartered Trust and Executor | None. | 12,037 28 | 150 00 | 12,187 28 | *e* | 933 39 | Title. |
| Dominion Gresham | 34,232 88 | None. | 67,206 09 | 101,488 97 | *e* | 30,920 66 | Accident, Auto., Burglary, Guarantee and Sickness. |
| †General Accident | 144,932 79 | 20,000 00 | 177,283 38 | 342,216 17 | *e* | 27,388 33 | Accident, Auto., Sickness and Steam Boiler. |
| General Animals | 28,629 11 | None. | 28,871 08 | 57,500 19 | *d* | 3,978 10 | Live Stock. |
| Globe Indemnity Co. of Canada | 244,628 21 | 10,000 00 | 241,674 76 | 496,302 97 | *e* | 29,643 22 | Accident, Auto., Burglary, Guarantee and Sickness. |
| Guarantee Co. of North America | 64,064 41 | 36,552 00 | 172,106 76 | 272,723 17 | *e* | 75,828 64 | Guarantee. |
| Guardian Accident and Guarantee | 39,846 64 | None. | 50,708 55 | 90,555 19 | *e* | 11,243 04 | Accident, Burglary, Guarantee, Plate Glass and Sickness. |
| Imperial Guarantee and Accident | 93,222 38 | 16,000 00 | 133,356 37 | 242,578 75 | *e* | 24,152 45 | Accident, Auto., Guarantee, Plate Glass and Sickness. |
| London and Lancashire Guarantee and Accident | 319,059 91 | 144,400 00 | 136,764 60 | 600,224 51 | *d* | 326,288 35 | Accident, Auto., Guarantee, Plate Glass and Sickness. |
| Merchants Casualty Co | 103,948 27 | 9,408 78 | 298,207 42 | 411,564 47 | *e* | 58,481 78 | Combined Accident and Sickness. |
| Merchants' and Employers' Guarantee and Accident | 51,033 09 | 5,473 20 | 66,533 19 | 123,039 48 | *e* | 1,526 35 | Accident, Auto., Plate Glass and Sickness. |
| Moose, Grand Lodge of the Loyal Order of | 1,403 50 | None. | 1,641 04 | 3,044 54 | *e* | 139 67 | Sickness. |
| North American Accident | 75,550 68 | 8,879 94 | 79,594 49 | 164,025 11 | *e* | 28,019 75 | Accident, Auto., Plate Glass and Sickness. |
| Protective Association of Canada | 83,796 58 | None. | 58,529 36 | 142,325 94 | *e* | 3,894 33 | Accident and Sickness. |
| Totals | 1,452,957 27 | 275,751 20 | 1,695,570 14 | 3,424,278 61 | *d* | 19,938 39 | |

†Including the business of the Canadian Casualty and Boiler Insurance Company which was merged with this Company as at June 30, 1916.

TABLE showing the Income and Expenditure in Canada of Companies, other than Canadian, transacting business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, etc.

| Companies. | INCOME (Cash), 1916. | | | | EXPENDITURE (Cash), 1916. | | | |
|---|---|---|---|---|---|---|---|---|
| | Net Cash for Premiums. | Interest and Dividends on Stock. | Sundry. | Total Cash Income. | Paid for Losses. | General Expenses. | Total Cash Expenditure. | *e* Excess of Income over Expenditure —— *d* The Reverse |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| American and Foreign Marine | 23,726 93 | None. | None. | 23,726 93 | 218 20 | 5,557 98 | 5,776 18 *e* | 17,950 75 |
| American Surety Co | 15,514 46 | 2,680 00 | None. | 18,194 46 | −222 19 | 5,201 04 | 4,978 85 *e* | 13,215 61 |
| British and Foreign Marine | 1,359 83 | 4,680 00 | None. | 6,039 83 | 3,082 70 | 359 69 | 3,442 39 *e* | 2,597 44 |
| Fidelity and Casualty Co | 208,536 82 | 6,888 12 | None. | 215,424 94 | 75,241 19 | 110,330 84 | 185,572 03 *e* | 29,852 91 |
| Hartford Steam Boiler | 2,345 40 | 1,350 00 | None. | 3,695 40 | None. | None. | None. *e* | 3,695 40 |
| International Fidelity | 6,759 75 | None. | None. | 6,759 75 | 1,547 17 | 430 10 | 1,977 27 *e* | 4,782 48 |
| Lloyds Plate Glass | 53,204 57 | 3,905 50 | None. | 57,110 07 | 27,466 64 | 31,198 80 | 58,665 44 *d* | 1,555 37 |
| Loyal Protective | 92,772 07 | 2,206 69 | 10,743 00 | 105,721 76 | 59,929 99 | 48,364 25 | 108,294 24 *d* | 2,572 48 |
| Maryland Casualty | 237,872 55 | 12,801 48 | 8 00 | 250,682 03 | 94,736 23 | 116,745 89 | 211,482 12 *e* | 39,199 91 |
| National Provincial Plate Glass | 12,385 94 | None. | None. | 12,385 94 | 7,459 33 | 5,882 60 | 13,341 93 *d* | 955 99 |
| National Surety Co | 68,148 43 | 5,691 59 | None. | 73,840 02 | 13,718 70 | 27,413 12 | 41,131 82 *e* | 32,708 20 |
| New York Plate Glass | 15,808 03 | 1,313 42 | None. | 17,121 45 | 7,788 32 | 7,541 86 | 15,330 18 *e* | 1,791 27 |
| Ocean Marine | 19,553 35 | None. | None. | 19,553 35 | 1,057 88 | 3,660 29 | 4,718 17 *e* | 14,835 18 |
| Railway Passengers | 208,220 40 | None. | None. | 208,220 40 | 87,123 10 | 106,695 90 | 193,819 00 *e* | 14,401 40 |
| Ridgely Protective | 24,787 43 | 1,278 54 | 7,676 00 | 33,741 97 | 15,927 07 | 16,037 38 | 31,964 45 *e* | 1,777 52 |
| Travelers Indemnity Co. of Hartford | 128,393 35 | 5,807 68 | None. | 134,201 03 | 33,160 76 | 58,025 59 | 91,186 35 *e* | 43,014 68 |
| United Commercial Travelers of America | 17,514 00 | None. | None. | 17,514 00 | 13,125 76 | 3,363 63 | 16,489 39 *e* | 1,024 61 |
| United States Fidelity and Guaranty | 305,337 72 | 13,033 08 | None. | 318,370 80 | 76,968 56 | 158,604 69 | 235,573 25 *e* | 82,797 55 |
| Totals | 1,442,241 03 | 61,636 10 | 18,427 00 | 1,522,304 13 | 518,329 41 | 705,413 65 | 1,223,743 06 *e* | 298,561 07 |

TABLE showing the net amounts received in Canada by all CANADIAN

| No. | Companies. | Accident. | Accident and Sickness combined. | Automobile (including Fire risk.) | Automobile (excluding Fire risk.) | Burglary. | Employers' Liability. | Guarantee |
|---|---|---|---|---|---|---|---|---|
| | *Canadian Companies.* | $ | $ | $ | $ | $ | $ | $ |
| 1 | Acadia | | | | | | | |
| 2 | Ancient Order of Foresters | | | | | | | |
| 3 | Boiler Inspection | | | | | | | |
| 4 | British America Assurance | | | | | | | |
| 5 | Canada Accident | 37,023 | | | 29,407 | 963 | 183,534 | 4,969 |
| 6 | Canada Hail | | | | | | | |
| 7 | Canada Weather | | | | | | | |
| 8 | *Canadian Surety | | | | | | | 44,771 |
| 9 | Casualty Co. of Canada | | | | | | | |
| 10 | Catholic Mutual Benefit | | | | | | | |
| 11 | Chartered Trust and Executor | | | | | | | |
| 12 | Dominion Fire | | | | | | | |
| 13 | Dominion Gresham | 26,518 | | | 10,665 | 41,695 | 10,643 | 4,102 |
| 14 | Dominion of Canada G'tee and Acc't. | 159,467 | | 6,025 | 18,734 | 3,560 | | 32,586 |
| 15 | †*General Accident of Canada | 56,356 | 44,601 | | 79,650 | | 90,125 | |
| 16 | *General Animals | | | | | | | |
| 17 | Globe Indemnity | 192,199 | | | 38,446 | 990 | 124,369 | 18,026 |
| 18 | *Guarantee Co. of North America | | | | | | | 64,716 |
| 19 | Guardian Accident and G'tee | 12,982 | | | 12,867 | 3,538 | 37,098 | 9,598 |
| 20 | Hudson Bay | | | | | | | |
| 21 | Imperial Guarantee and Accident | 132,511 | | 621 | 17,807 | | 2,044 | 39,684 |
| 22 | Independent Order of Foresters | | | | | | | |
| 23 | London and Lancashire G'tee and Acc. | 66,953 | | | 26,515 | | 18,571 | 17,414 |
| 24 | Merchants Casualty | | 255,399 | | | | | |
| 25 | Merchants and Employers' G'tee and Accident | 558 | 24,146 | | 9,330 | | 58,690 | |
| 26 | Moose, Grand Lodge of the Loyal Order of | | | | | | | |
| 27 | Mount Royal Assurance | | | | | | | |
| 28 | North American Accident | 22,767 | | | 17,228 | | 109,335 | |
| 29 | Protective Association of Canada | | 144,070 | | | | | |
| 30 | Royal Guardians | | | | | | | |
| 31 | Western Assurance | | | | | | | |
| 32 | Woodmen of the World | | | | | | | |
| | Totals | 737,334 | 468,216 | 6,646 | 260,649 | 50,746 | 634,409 | 235,866 |

* This Company also transacts business outside of Canada.
† Including the business of the Canadian Casualty and Boiler Insurance Company which was merged with this Company as at June 30, 1916.

SESSIONAL PAPER No. 8

## Companies for Premiums other than Fire and Life.

COMPANIES.

| Hail. | Inland Transportation. | Plate Glass. | Sickness. | Sprinkler Leakage. | Steam Boiler. | Tornado. | Other Classes. | Totals. | No. |
|---|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | $ | $ | $ | $ | |
| 8,024 | | | | | | | | 8,024 | 1 |
| | | | 135,786 | | | | | 135,786 | 2 |
| | | | | | 89,537 | | | 89,537 | 3 |
| 99,879 | | | | | | | | 99,879 | 4 |
| | | 14,951 | 12,583 | | | | | 253,430 | 5 |
| 108,412 | | | | | | | | 108,412 | 6 |
| 81,360 | | | | | | 757 | | 82,117 | 7 |
| | | | | | | | | 44,771 | 8 |
| | | 1,549 | | | | | | 1,549 | 9 |
| | | | 7,970 | | | | | 7,970 | 10 |
| | | | | | | | T. 50 | 50 | 11 |
| 24,598 | | | | | | | | 24,598 | 12 |
| | | | 15,022 | | | | | 108,645 | 13 |
| | | 23,232 | 101,874 | | | | | 375,478 | 14 |
| | | | 28,584 | | 33,270 | | | 332,586 | 15 |
| | | | | | | | L.S. 50,692 | 50,692 | 16 |
| | | | 131,025 | | | | | 605,055 | 17 |
| | | | | | | | | 64,716 | 18 |
| | | 5,955 | 7,092 | | | | | 89,130 | 19 |
| 184 | | | | | | | | 184 | 20 |
| | | 4,407 | 51,207 | | | | | 248,281 | 21 |
| | | | 212,307 | | | | | 212,307 | 22 |
| | | 12,671 | 40,631 | | | | | 182,755 | 23 |
| | | | | | | | | 255,399 | 24 |
| | | 12,180 | 265 | | | | | 105,169 | 25 |
| | | | 3,021 | | | | | 3,021 | 26 |
| | | 5,307 | | | | | | 5,307 | 27 |
| | | 19,927 | 11,340 | | | | | 180,597 | 28 |
| | | | | | | | | 144,070 | 29 |
| | | | 2,460 | | | | | 2,460 | 30 |
| | 18,619 | | | | | | E. 6,515 | 25,134 | 31 |
| | | | 7,146 | | | | | 7,146 | 32 |
| 322,457 | 18,619 | 100,179 | 768,313 | | 122,807 | 757 | 57,257 | 3,784,255 | |

E.—Explosion. L.S.—Live Stock. T.—Title.

TABLE showing the net amounts received in Canada by all BRITISH AND FOREIGN

| No. | Companies. | Accident. | Accident and Sickness combined. | Automobile (including Fire risk.) | Automobile (excluding Fire risk.) | Burglary. | Employers' Liability. | Guarantee |
|---|---|---|---|---|---|---|---|---|
| | *British and Foreign Companies.* | | | | | | | |
| 1 | Ætna Insurance | ..... | ..... | 15,608 | ..... | ..... | ..... | ..... |
| 2 | American and Foreign Marine | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 3 | American Central | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 4 | American Lloyds | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 5 | American Surety | ..... | ..... | ..... | ..... | ..... | ..... | 15,514 |
| 6 | British Dominions General | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 7 | British and Foreign Marine | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 8 | Connecticut Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 9 | Employers' Liability | 92,333 | ..... | 1,942 | 73,152 | ..... | 487,942 | 80,525 |
| 10 | Fidelity and Casualty | 75,939 | ..... | ..... | 7,222 | 19,992 | 5,672 | ..... |
| 11 | Fidelity-Phenix | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 12 | Fireman's Fund | ..... | ..... | 10,679 | ..... | ..... | ..... | ..... |
| 13 | German American Insurance | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 14 | Glens Falls Insurance | ..... | ..... | 17,169 | ..... | ..... | ..... | ..... |
| 15 | Globe and Rutgers Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 16 | Hartford Fire | ..... | ..... | 27,667 | ..... | ..... | ..... | ..... |
| 17 | Hartford Steam Boiler | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 18 | Home Insurance | ..... | ..... | 19,806 | ..... | ..... | ..... | ..... |
| 19 | Insurance Co. of North America | ..... | ..... | 30,238 | 1,529 | ..... | ..... | ..... |
| 20 | Insurance Co. of State of Pa | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 21 | International Fidelity | ..... | ..... | ..... | ..... | ..... | ..... | 6,760 |
| 22 | Law Union and Rock | 10,841 | ..... | ..... | ..... | −57 | 33,332 | ..... |
| 23 | Lloyds Plate Glass | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 24 | London Guarantee and Accident | 125,460 | ..... | 4,881 | 30,429 | ..... | 219,376 | 121,422 |
| 25 | Loyal Protective | ..... | 92,772 | ..... | ..... | ..... | ..... | ..... |
| 26 | Marine Insurance | ..... | ..... | 53,775 | ..... | ..... | ..... | ..... |
| 27 | Maryland Casualty | 45,657 | ..... | ..... | 10,288 | 14,205 | 42,922 | 50,100 |
| 28 | National-Ben Franklin | ..... | ..... | 6,672 | ..... | ..... | ..... | ..... |
| 29 | National Fire of Hartford | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 30 | National Provincial Plate Glass | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 31 | National Surety | ..... | ..... | ..... | ..... | ..... | ..... | 68,148 |
| 32 | National Union of Pittsburg | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 33 | New York Plate Glass | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 34 | Niagara Fire | ..... | ..... | 2,997 | ..... | ..... | ..... | ..... |
| 35 | Northwestern National | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 36 | Norwich Union Fire | 16,971 | ..... | 18,659 | 14,747 | ..... | 20,268 | ..... |
| 37 | Ocean Accident and Guarantee | 149,248 | ..... | 5,497 | 48,282 | 43 | 214,517 | 21,436 |
| 38 | Ocean Marine | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 39 | Providence Washington | ..... | ..... | 13,600 | 542 | ..... | ..... | ..... |
| 40 | Queen Insurance Co. of America | ..... | ..... | 49,381 | 8,059 | ..... | ..... | ..... |
| 41 | Railway Passengers | 56,416 | ..... | ..... | 25,081 | 159 | 64,950 | 14,382 |
| 42 | Ridgely Protective | ..... | 24,787 | ..... | ..... | ..... | ..... | ..... |
| 43 | Royal Exchange | 11,018 | ..... | 18,723 | 16,517 | ..... | 8,392 | ..... |
| 44 | St. Paul Fire and Marine | ..... | ..... | 37,871 | ..... | ..... | ..... | ..... |
| 45 | Scottish Union and National | ..... | ..... | 133 | ..... | ..... | ..... | ..... |
| 46 | Springfield Fire and Marine | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 47 | Travelers Indemnity | 3,886 | ..... | ..... | 35,337 | 6,974 | ..... | ..... |
| 48 | Travelers Insurance | 174,091 | ..... | ..... | ..... | ..... | 110,529 | ..... |
| 49 | Union Assurance Society | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 50 | United Commercial Travelers | 17,514 | ..... | ..... | ..... | ..... | ..... | ..... |
| 51 | United States Fidelity and Guaranty | 13,251 | ..... | ..... | 13,621 | 26,611 | 56,073 | 184,357 |
| 52 | Westchester | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 53 | Yorkshire | 5,169 | ..... | ..... | 22,104 | ..... | 31,816 | ..... |
| | Totals | 793,094 | 117,559 | 335,298 | 306,910 | 67,927 | 1,295,789 | 563,144 |

SESSIONAL PAPER No. 8

## Companies for premiums other than Fire and Life—*Concluded.*

COMPANIES.

| Hail. | Inland Transportation. | Plate Glass. | Sickness. | Sprinkler Leakage. | Steam Boiler. | Tornado. | Other Classes. | Totals. | No. |
|---|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | $ | $ | $ | $ | |
| ..... | ..... | ..... | ..... | ..... | ..... | 1,217 | ..... | 16,825 | 1 |
| ..... | 23,727 | ..... | ..... | ..... | ..... | ..... | ..... | 23,727 | 2 |
| 17,818 | ..... | ..... | ..... | ..... | ..... | 1,335 | ..... | 19,153 | 3 |
| ..... | ..... | ..... | ..... | 13,803 | ..... | ..... | ..... | 13,803 | 4 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 15,514 | 5 |
| ..... | ..... | ..... | ..... | 821 | ..... | ..... | ..... | 821 | 6 |
| ..... | 1,189 | ..... | ..... | 171 | ..... | ..... | ..... | 1,360 | 7 |
| 55,471 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 55,471 | 8 |
| ..... | ..... | ..... | 47,977 | ..... | ..... | ..... | ..... | 783,871 | 9 |
| ..... | ..... | 8,299 | 66,862 | ..... | 24,551 | ..... | ..... | 208,537 | 10 |
| ..... | ..... | ..... | ..... | ..... | ..... | 604 | ..... | 604 | 11 |
| ..... | 7,266 | ..... | ..... | ..... | ..... | ..... | ..... | 17,945 | 12 |
| 53,498 | ..... | ..... | ..... | ..... | ..... | 400 | ..... | 53,898 | 13 |
| 77,577 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 94,746 | 14 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | E 56,920 | 56,920 | 15 |
| 163,940 | 24,776 | ..... | ..... | 17,992 | ..... | 3,673 | ..... | 243,048 | 16 |
| ..... | ..... | ..... | ..... | ..... | 2,345 | ..... | ..... | 2,345 | 17 |
| 417,385 | ..... | ..... | ..... | 4,287 | ..... | 19,078 | ..... | 460,556 | 18 |
| ..... | 19,416 | ..... | ..... | ..... | ..... | ..... | ..... | 51,183 | 19 |
| ..... | ..... | ..... | ..... | ..... | ..... | 327 | ..... | 327 | 20 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 6,760 | 21 |
| ..... | ..... | 405 | 5,867 | ..... | ..... | ..... | ..... | 50,388 | 22 |
| ..... | ..... | 53,205 | ..... | ..... | ..... | ..... | ..... | 53,205 | 23 |
| ..... | ..... | ..... | 24,979 | ..... | ..... | ..... | ..... | 526,547 | 24 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 92,772 | 25 |
| ..... | 36,210 | ..... | ..... | ..... | ..... | ..... | ..... | 89,985 | 26 |
| ..... | ..... | 8,258 | 35,012 | 14,247 | 17,184 | ..... | ..... | 237,873 | 27 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 6,672 | 28 |
| ..... | ..... | ..... | ..... | ..... | ..... | 1,724 | ..... | 1,724 | 29 |
| ..... | ..... | 12,386 | ..... | ..... | ..... | ..... | ..... | 12,386 | 30 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 68,148 | 31 |
| ..... | ..... | ..... | ..... | ..... | ..... | 2,036 | ..... | 2,036 | 32 |
| ..... | ..... | 15,808 | ..... | ..... | ..... | ..... | ..... | 15,808 | 33 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 2,997 | 34 |
| 169,307 | ..... | ..... | ..... | ..... | ..... | 649 | ..... | 169,956 | 35 |
| ..... | ..... | 7,105 | 11,157 | ..... | ..... | ..... | ..... | 83,907 | 36 |
| ..... | ..... | 31,811 | 62,087 | ..... | ..... | ..... | ..... | 532,921 | 37 |
| ..... | 19,553 | ..... | ..... | ..... | ..... | ..... | ..... | 19,553 | 38 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 14,142 | 39 |
| ..... | 1 | ..... | ..... | ..... | ..... | ..... | ..... | 57,441 | 40 |
| ..... | ..... | 22,927 | 23,805 | ..... | ..... | ..... | ..... | 203,220 | 41 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 24,787 | 42 |
| ..... | ..... | ..... | 6,534 | ..... | ..... | ..... | ..... | 61,184 | 43 |
| 53,246 | 9,255 | ..... | ..... | ..... | ..... | 11,112 | ..... | 116,484 | 44 |
| ..... | ..... | ..... | ..... | 84 | ..... | 871 | ..... | 1,088 | 45 |
| ..... | ..... | ..... | ..... | 418 | ..... | 4,781 | ..... | 5,199 | 46 |
| ..... | ..... | 2,105 | 48,261 | ..... | 32,130 | ..... | ..... | 128,393 | 47 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 285,220 | 48 |
| ..... | 5,593 | ..... | ..... | ..... | ..... | ..... | ..... | 5,593 | 49 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 17,514 | 50 |
| ..... | ..... | 5,366 | 6,059 | ..... | ..... | ..... | ..... | 305,338 | 51 |
| 90,167 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 90,167 | 52 |
| ..... | ..... | 3,448 | 2,888 | ..... | ..... | ..... | L.S. 25,392 | 90,817 | 53 |
| 1,103,409 | 146,986 | 171,123 | 341,488 | 51,823 | 76,210 | 47,807 | 82,312 | 5,510,879 | |

L.S.—Live Stock. E.—Explosion.

TABLE showing the net amounts paid in Canada by all

| No. | Companies. | Accident. | Accident and Sickness combined | Automobile (including Fire risk). | Automobile (excluding Fire risk). | Burglary. | Employers' Liability. | Guarantee |
|---|---|---|---|---|---|---|---|---|
| | *Canadian Companies.* | $ | $ | $ | $ | $ | $ | $ |
| 1 | Acadia | | | | | | | |
| 2 | Ancient Order of Foresters | | | | | | | |
| 3 | Boiler Inspection | | | | | | | |
| 4 | British America Assurance | | | | | | | |
| 5 | Canada Accident | 18,609 | | | 6,313 | | 155,179 | 1,644 |
| 6 | Canada Hail | | | | | | | |
| 7 | Canada Weather | | | | | | | |
| 8 | Canadian Surety | | | | | | | 4,982 |
| 9 | *Casualty Co. of Canada | | | | | | | |
| 10 | Catholic Mutual Benefit | | | | | | | |
| 11 | Chartered Trust and Executor | | | | | | | |
| 12 | Dominion Fire | | | | | | | |
| 13 | Dominion Gresham | 11,161 | | | 2,398 | 7,677 | 5,112 | 1,148 |
| 14 | Dominion of Canada G'tee and Acct | 64,564 | | 2,709 | 2,844 | 360 | | 10,030 |
| 15 | †*General Accident of Canada | 20,013 | 20,551 | | 35,658 | | 43,074 | |
| 16 | *General Animals | | | | | | | |
| 17 | Globe Indemnity | 75,676 | | | 9,124 | 274 | 73,861 | 1,015 |
| 18 | *Guarantee Co. of North America | | | | | | | 23,444 |
| 19 | Guardian Accident and Guarantee | 5,049 | | | 978 | 2,953 | 19,837 | 5,167 |
| 20 | Hudson Bay | | | | | | | |
| 21 | Imperial Guarantee and Accident | 46,152 | | | 7,056 | | | 7,982 |
| 22 | *Independent Order of Foresters | | | | | | | |
| 23 | *London and Lancashire Guarantee and Accident | 28,835 | | | 8,492 | | 8,578 | 4,045 |
| 24 | Merchants Casualty | | 103,948 | | | | | |
| 25 | Merchants' and Employers' G'tee and Accident | | 9,288 | | 1,199 | | 38,791 | |
| 26 | Moose, Grand Lodge of the Loyal Order of | | | | | | | |
| 27 | Mount Royal Assurance | | | | | | | |
| 28 | North American Accident | 4,301 | | | 2,214 | | 55,614 | |
| 29 | Protective Association of Canada | | 83,797 | | | | | |
| 33 | Royal Guardians | | | | | | | |
| 31 | *Western Assurance | | | | | | | |
| 32 | Woodmen of the World | | | | | | | |
| | Totals | 274,360 | 217,584 | 2,709 | 76,276 | 11,264 | 400,046 | 59,457 |

*This Company also transacts business outside of Canada.

†Including the business of the Canadian Casualty and Boiler Insurance Company which was merged with this company as at June 30, 1916.

SESSIONAL PAPER No. 8

## Companies for losses other than Fire and Life.

| Hail. | Inland Transportation. | Plate Glass. | Sickness. | Sprinkler Leakage. | Steam Boiler. | Tornado. | Other Classes. | Totals. | No. |
|---|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | $ | $ | $ | $ | |
| 50,778 | | | | | | | | 50,778 | 1 |
| | | | 93,580 | | | | | 93,580 | 2 |
| | | | | | 712 | | | 712 | 3 |
| 121,694 | | | | | | | | 121,694 | 4 |
| | | 12,147 | 6,799 | | | | | 200,691 | 5 |
| 106,309 | | | | | | | | 106,309 | 6 |
| 53,118 | | | | | | 3,018 | | 56,136 | 7 |
| | | | | | | | | 4,982 | 8 |
| | | 227 | | | | | | 227 | 9 |
| | | | 7,724 | | | | | 7,724 | 10 |
| | | | | | | | T. None. | None. | 11 |
| 20,614 | | | | | | | | 20,614 | 12 |
| | | | 6,787 | | | | | 34,283 | 13 |
| | | 10,312 | 51,379 | | | | | 142,198 | 14 |
| | | | 19,499 | | 2,515 | | | 141,310 | 15 |
| | | | | | | | L.S. 28,629 | 28,629 | 16 |
| | | | 84,678 | | | | | 244,628 | 17 |
| | | | | | | | | 23,444 | 18 |
| | | 2,397 | 3,465 | | | | | 39,846 | 19 |
| 1,002 | | | | | | | | 1,002 | 20 |
| | | 1,876 | 30,156 | | | | | 93,222 | 21 |
| | | | 196,947 | | | | | 196,947 | 22 |
| | | 6,222 | 25,320 | | | | | 81,492 | 23 |
| | | | | | | | | 103,948 | 24 |
| | | 1,558 | 197 | | | | | 51,033 | 25 |
| | | | 1,404 | | | | | 1,404 | 26 |
| | | 2,634 | | | | | | 2,634 | 27 |
| | | 9,678 | 3,744 | | | | | 75,551 | 28 |
| | | | | | | | | 83,797 | 29 |
| | | | 1,599 | | | | | 1,599 | 30 |
| | 15,687 | | | | | | E. None. | 15,687 | 31 |
| | | | 5,149 | | | | | 5,149 | 32 |
| 353,515 | 15,687 | 47,051 | 538,427 | | 3,227 | 3,018 | 28,629 | 2,031,235 | |

L.S.—Live Stock. E.—Explosion. T.—Title.

TABLE showing the net amounts paid in Canada by all

| No. | Companies. | Accident. | Accident and Sickness combined | Automobile (including Fire risk). | Automobile (excluding Fire risk). | Burglary. | Employers' Liability. | Guarantee |
|---|---|---|---|---|---|---|---|---|
| | *British and Foreign Companies.* | $ | $ | $ | $ | $ | $ | $ |
| 1 | Ætna Insurance | ..... | ..... | 3,478 | ..... | ..... | ..... | ..... |
| 2 | American and Foreign Marine | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 3 | American Central | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 4 | American Lloyds | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 5 | American Surety | ..... | ..... | ..... | ..... | ..... | ..... | —222 |
| 6 | British Dominions General | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 7 | British and Foreign Marine | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 8 | Connecticut Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 9 | Employers' Liability | 39,571 | ..... | 2,475 | 24,920 | ..... | 264,783 | 14,930 |
| 10 | Fidelity and Casualty | 24,081 | ..... | ..... | 1,905 | 3,193 | 221 | ..... |
| 11 | Fidelity-Phenix | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 12 | Fireman's Fund | ..... | ..... | 2,696 | ..... | ..... | ..... | ..... |
| 13 | German American Insurance | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 14 | Glens Falls Insurance | ..... | ..... | 8,634 | ..... | ..... | ..... | ..... |
| 15 | Globe and Rutgers Fire | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 16 | Hartford Fire | ..... | ..... | 4,715 | ..... | ..... | ..... | ..... |
| 17 | Hartford Steam Boiler | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 18 | Home Insurance | ..... | ..... | 9,676 | ..... | ..... | ..... | ..... |
| 19 | Insurance Co. of North America | ..... | ..... | 9,920 | 531 | ..... | ..... | ..... |
| 20 | Insurance Co. of State of Pa | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 21 | International Fidelity | ..... | ..... | ..... | ..... | ..... | ..... | 1,547 |
| 22 | Law Union and Rock | 1,904 | ..... | ..... | ..... | ..... | 14,219 | ..... |
| 23 | Lloyds Plate Glass | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 24 | London Guarantee and Accident | 64,082 | ..... | 1,483 | 6,205 | ..... | 138,665 | 6,741 |
| 25 | Loyal Protective | ..... | 59,930 | ..... | ..... | ..... | ..... | ..... |
| 26 | Marine Insurance | ..... | ..... | 21,953 | ..... | ..... | ..... | ..... |
| 27 | Maryland Casualty | 29,068 | ..... | ..... | 4,237 | 679 | 31,068 | 1,262 |
| 28 | National-Ben Franklin | ..... | ..... | 2,757 | ..... | ..... | ..... | ..... |
| 29 | National Fire of Hartford | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 30 | National Provincial Plate Glass | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 31 | National Surety | ..... | ..... | ..... | ..... | ..... | ..... | 13,719 |
| 32 | National Union of Pittsburgh | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 33 | New York Plate Glass | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 34 | Niagara Fire | ..... | ..... | 2,442 | ..... | ..... | ..... | ..... |
| 35 | Northwestern National | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 36 | Norwich Union Fire | 3,301 | ..... | 4,227 | 2,676 | ..... | 5,268 | ..... |
| 37 | Ocean Accident and Guarantee | 65,016 | ..... | 2,420 | 18,467 | ..... | 141,929 | 14,771 |
| 38 | Ocean Marine | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 39 | Providence Washington | ..... | ..... | 6,102 | 848 | ..... | ..... | ..... |
| 40 | Queen Insurance Co. of America | ..... | ..... | 27,449 | 3,741 | ..... | ..... | ..... |
| 41 | Railway Passengers | 30,621 | ..... | ..... | 5,261 | ..... | 28,756 | 2,265 |
| 42 | Ridgely Protective | ..... | 15,927 | ..... | ..... | ..... | ..... | ..... |
| 43 | Royal Exchange | 4,990 | ..... | 4,266 | 4,566 | ..... | 6,028 | ..... |
| 44 | St. Paul Fire and Marine | ..... | ..... | 20,372 | ..... | ..... | ..... | ..... |
| 45 | Scottish Union and National | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 46 | Springfield Fire and Marine | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 47 | Travelers Indemnity | 845 | ..... | ..... | 8,986 | 15 | ..... | ..... |
| 48 | Travelers Insurance | 76,590 | ..... | ..... | ..... | ..... | 72,045 | ..... |
| 49 | Union Assurance Society | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 50 | United Commercial Travelers | 13,126 | ..... | ..... | ..... | ..... | ..... | ..... |
| 51 | United States Fidelity and Guaranty | 6,389 | ..... | ..... | 4,178 | 196 | 17,914 | 41,907 |
| 52 | Westchester | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 53 | Yorkshire | 1,505 | ..... | ..... | 4,522 | ..... | 13,711 | ..... |
| | Totals | 350,089 | 75,857 | 135,065 | 91 043 | 4,083 | 733,607 | 96,920 |

SESSIONAL PAPER No. 8

Companies for losses other than Fire and Life—*Concluded.*

| Hail. | Inland Transportation. | Plate Glass. | Sickness. | Sprinkler Leakage. | Steam Boiler. | Tornado. | Other Classes. | Totals. | No. |
|---|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | $ | $ | $ | $ | |
| ..... | ..... | ..... | ..... | ..... | ..... | 58 | ..... | 3,536 | 1 |
| ..... | 218 | ..... | ..... | ..... | ..... | ..... | ..... | 218 | 2 |
| 49,946 | ..... | ..... | ..... | ..... | ..... | 1,389 | ..... | 61,335 | 3 |
| ..... | ..... | ..... | ..... | 7,950 | ..... | ..... | ..... | 7,950 | 4 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 222 | 5 |
| ..... | ..... | ..... | ..... | 127 | ..... | ..... | ..... | 127 | 6 |
| ..... | 256 | ..... | ..... | 2,827 | ..... | ..... | ..... | 3,083 | 7 |
| 49,628 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 49,628 | 8 |
| ..... | ..... | ..... | 26,061 | ..... | ..... | ..... | ..... | 372,740 | 9 |
| ..... | ..... | 5,103 | 39,291 | ..... | 1,447 | ..... | ..... | 75,241 | 10 |
| ..... | ..... | ..... | ..... | ..... | ..... | 33 | ..... | 33 | 11 |
| ..... | 1,237 | ..... | ..... | ..... | ..... | ..... | ..... | 3,933 | 12 |
| 60,442 | ..... | ..... | ..... | ..... | ..... | 42 | ..... | 60,484 | 13 |
| 75,647 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 84,281 | 14 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | E. None. | None. | 15 |
| 198,622 | 24,245 | ..... | ..... | 5,556 | ..... | 2,558 | ..... | 235,696 | 16 |
| ..... | ..... | ..... | ..... | ..... | None. | ..... | ..... | None. | 17 |
| 469,725 | ..... | ..... | ..... | 2,471 | ..... | 6,466 | ..... | 488,338 | 18 |
| ..... | 27,462 | ..... | ..... | ..... | ..... | ..... | ..... | 37,913 | 19 |
| ..... | ..... | ..... | ..... | ..... | ..... | 177 | ..... | 177 | 20 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 1,547 | 21 |
| ..... | ..... | 120 | 2,685 | ..... | ..... | ..... | ..... | 18,928 | 22 |
| ..... | ..... | 27,467 | ..... | ..... | ..... | ..... | ..... | 27,467 | 23 |
| ..... | ..... | ..... | 15,670 | ..... | ..... | ..... | ..... | 222,846 | 24 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 59,930 | 25 |
| ..... | 759 | ..... | ..... | ..... | ..... | ..... | ..... | 22,712 | 26 |
| ..... | ..... | 3,000 | 18,581 | 6,822 | 19 | ..... | ..... | 94,736 | 27 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 2,737 | 28 |
| ..... | ..... | ..... | ..... | ..... | ..... | 82 | ..... | 82 | 29 |
| ..... | ..... | 7,459 | ..... | ..... | ..... | ..... | ..... | 7,459 | 30 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 13,719 | 31 |
| ..... | ..... | ..... | ..... | ..... | ..... | 237 | ..... | 237 | 32 |
| ..... | ..... | 7,788 | ..... | ..... | ..... | ..... | ..... | 7,788 | 33 |
| ..... | ..... | ..... | ..... | ..... | ..... | 60 | ..... | 2,502 | 34 |
| 172,543 | ..... | ..... | ..... | ..... | ..... | 40 | ..... | 172,583 | 35 |
| ..... | ..... | 3,017 | 6,876 | ..... | ..... | ..... | ..... | 25,295 | 36 |
| ..... | ..... | 13,048 | 29,853 | ..... | ..... | ..... | ..... | 285,504 | 37 |
| ..... | 1,058 | ..... | ..... | ..... | ..... | ..... | ..... | 1,058 | 38 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 6,950 | 39 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 31,190 | 40 |
| ..... | ..... | 6,283 | 13,937 | ..... | ..... | ..... | ..... | 87,123 | 41 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 15,927 | 42 |
| ..... | ..... | ..... | 2,112 | ..... | ..... | ..... | ..... | 20,962 | 43 |
| 87,503 | 3,562 | ..... | ..... | ..... | ..... | 6,968 | ..... | 118,405 | 44 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | None. | 45 |
| ..... | ..... | ..... | ..... | ..... | ..... | 1,105 | ..... | 1,105 | 46 |
| ..... | ..... | 140 | 22,484 | ..... | 691 | ..... | ..... | 33,161 | 47 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 147,035 | 48 |
| ..... | 211 | ..... | ..... | ..... | ..... | ..... | ..... | 211 | 49 |
| ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 13,126 | 50 |
| ..... | ..... | 2,623 | 3,762 | ..... | ..... | ..... | ..... | 76,969 | 51 |
| 84,510 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 84,510 | 52 |
| ..... | ..... | 2,197 | 1,161 | ..... | ..... | ..... | L.S. 23,196 | 46,292 | 53 |
| 1,248,566 | 59,008 | 78,245 | 182,403 | 25,753 | 2,157 | 19,215 | 23,196 | 3,125,207 | |

L.S.—Live Stock. E.—Explosion.

ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR THE YEAR, 1916.

| Companies. | Premiums for the Year. | Number of Policies New and Renewed. | Amount of Policies New and Renewed. | Number of Policies in force at date. | Net Amount in force at date. | Losses incurred during the Year. | Claims Paid. | Unsettled Claims. | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | Not Resisted. | Resisted. |
| | $ | | $ | | $ | $ | $ | $ | $ |
| Canada Accident | 37,023 | ..... | 13,738,749 | ..... | 8,930,649 | 16,816 | 18,609 | 7,470 | None. |
| Dominion Gresham | 26,518 | 3,783 | 8,929,001 | 2,320 | 3,676,393 | 10,311 | 11,161 | 2,245 | None. |
| Dominion of Can. Guarantee and Acct | 189,467 | 16,313 | 38,745,083 | 13,200 | 27,680,983 | 66,895 | 64,564 | 31,006 | None. |
| Employers' Liability | 92,333 | ..... | 20,306,801 | ..... | 16,968,896 | 36,071 | 39,571 | 10,250 | 1,250 |
| Fidelity and Casualty Co | 75,939 | 5,050 | 29,845,674 | 3,926 | 23,774,138 | 23,006 | 24,081 | 4,500 | None. |
| General Accident of Canada | 56,356 | 5,478 | 14,128,475 | 3,602 | 8,366,625 | 17,568 | 20,013 | 4,235 | None. |
| Globe Indemnity Co. of Can | 192,199 | 26,417 | 43,833,359 | 22,324 | 35,742,576 | 86,310 | 75,676 | 24,944 | None. |
| Guardian Accident and Guarantee | 12,982 | 1,464 | 4,372,033 | 870 | 2,231,634 | 5,312 | 5,049 | 3,174 | None. |
| Imperial Guarantee and Accident | 132,511 | 10,244 | 21,239,557 | 9,246 | 17,619,757 | 55,320 | 46,152 | 14,390 | 6,000 |
| Law Union and Rock | 10,841 | 985 | 3,198,289 | 1,187 | 2,578,389 | 1,713 | 1,904 | 617 | None. |
| London Guarantee and Accident | 125,460 | 5,278 | 15,228,950 | 5,234 | 14,664,950 | 63,431 | 54,082 | 17,610 | None. |
| London and Lancashire Gtee. and Acct | 66,953 | 6,185 | 15,706,700 | 4,948 | 13,028,100 | 33,624 | 28,835 | 11,000 | None. |
| Maryland Casualty | 45,657 | 3,850 | 15,088,180 | 3,037 | 11,803,480 | 33,047 | 29,068 | 12,575 | None. |
| Merchants' and Employees' Gtee. and Acct | 558 | 69 | 225,500 | 65 | 65,300 | None. | None. | None. | None. |
| North American Accident | 22,767 | 1,751 | 5,301,151 | 1,513 | 3,996,815 | 4,464 | 4,301 | 750 | None. |
| Norwich Union Fire | 16,971 | ..... | 5,386,050 | ..... | 3,506,050 | 3,567 | 3,301 | 588 | None. |
| Ocean Accident and Guarantee | 149,248 | ..... | 26,362,616 | ..... | 24,574,066 | 70,915 | 65,016 | 22,838 | 1,000 |
| Railway Passengers | 56,416 | 4,671 | 11,617,350 | 3,732 | 8,938,150 | 35,558 | 30,621 | 7,158 | 600 |
| Royal Exchange | 11,018 | 1,024 | 2,706,150 | 777 | 1,745,900 | 5,185 | 4,990 | 410 | None. |
| Travelers Indem. Co. of Hartford | 3,586 | 502 | 1,572,205 | 393 | 990,255 | 994 | 845 | 180 | None. |
| Travelers Ins. Co. of Hartford | 174,691 | 12,112 | 66,227,681 | 9,195 | 43,571,176 | 70,441 | 75,590 | 6,283 | 415 |
| United Commercial Travelers | 17,514 | 196 | 990,000 | 1,567 | 7,645,000 | 12,087 | 13,126 | 2,186 | None. |
| United States Fidelity and Guaranty | 13,251 | ..... | 3,759,100 | ..... | 3,473,300 | −2,236 | 6,389 | 250 | None. |
| Yorkshire | 5,169 | 365 | 1,197,250 | 286 | 916,750 | 1,854 | 1,505 | 459 | None. |
| Totals | 1,535,428 | ..... | 369,705,904 | ..... | 286,489,532 | 652,253 | 624,449 | 185,118 | 9,265 |

## ABSTRACT OF COMBINED PERSONAL ACCIDENT AND SICKNESS INSURANCE IN CANADA FOR THE YEAR 1916.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| General Accident of Can. | 44,601 | 5,557 | 1,965,355 | 490 | 209,200 | 24,837 | 20,551 | 4,280 | None. |
| Loyal Protective | 92,772 | 2,148 | | 5,835 | | 61,311 | 59,930 | 14,989 | None. |
| Merchants Casualty | 255,399 | 30,829 | 11,283,414 | 28,512 | 10,435,392 | 111,876 | 103,948 | 20,000 | None. |
| Merchants' and Employers' Gtee. and Acct. | 24,146 | 2,434 | 918,017 | 2,378 | 1,002,615 | 10,742 | 9,288 | 1,938 | 300 |
| Protective Association | 144,070 | 11,516 | 5,758,000 | 11,516 | 5,758,000 | 83,886 | 83,797 | 11,877 | None. |
| Ridgely Protective | 24,787 | | | 2,254 | | 17,253 | 15,927 | 4,519 | None. |
| Totals | 585,775 | | | 50,985 | | 309,905 | 293,441 | 57,609 | 300 |

## ABSTRACT OF AUTOMOBILE (INCLUDING FIRE RISK) INSURANCE IN CANADA FOR THE YEAR 1916.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Ætna Insurance Co. | 15,608 | | 910,508 | | 733,606 | 3,837 | 3,478 | 809 | None. |
| Dominion of Can. Guarantee and Acct. | 6,025 | 685 | 705,579 | 607 | 376,625 | 2,709 | 2,709 | None. | None. |
| Employers Liability Assurance Corporation | 1,942 | | 594,850 | | 527,290 | 2,725 | 2,475 | 250 | None. |
| Fireman's Fund | 10,679 | | 583,259 | | 378,515 | 305 | 2,696 | 109 | None. |
| Glens Falls | 17,169 | | 1,110,194 | | 762,917 | 11,802 | 8,634 | 3,360 | None. |
| Hartford Fire | 27,667 | | 3,453,297 | | 1,260,154 | 8,095 | 4,715 | 3,380 | None. |
| Home Insurance Co. | 19,806 | 2,027 | 1,562,659 | 1,079 | 219,201 | 7,119 | 9,676 | 368 | None. |
| Imperial Guarantee and Acct. | 621 | 66 | 57,226 | 66 | 57,226 | None. | None. | None. | None. |
| Insurance Co. of North America | 30,238 | | 2,012,003 | | 1,178,851 | 9,610 | 9,930 | 1,254 | None. |
| London Guarantee and Accident | 4,881 | 644 | 581,268 | 571 | 258,147 | 1,908 | 1,483 | 425 | None. |
| Marine Insurance Co. | 53,775 | | 2,721,896 | | 2,003,179 | 23,253 | 21,953 | 3,900 | None. |
| National-Ben Franklin | 6,672 | | 584,403 | | 533,483 | 2,978 | 2,757 | 220 | None. |
| Niagara Fire | 2,997 | | 206,825 | | 175,835 | 942 | 2,442 | None. | None. |
| Norwich Union Fire | 18,659 | | 1,313,052 | | 1,004,910 | 5,178 | 4,227 | 950 | None. |
| Ocean Accident and Guarantee | 5,497 | | 465,532 | | 249,353 | 5,258 | 2,420 | 2,838 | None. |
| Providence Washington | 13,600 | | 1,183,016 | | 568,544 | 7,068 | 6,102 | 966 | None. |
| Queen of America | 49,381 | | 2,815,970 | | 2,244,132 | 27,094 | 27,449 | 1,265 | None. |
| Royal Exchange | 18,723 | 1,068 | 1,052,353 | 925 | 920,723 | 4,256 | 4,266 | None. | None. |
| St. Paul Fire and Marine | 37,871 | | 2,526,591 | | 1,902,300 | 17,218 | 20,372 | 1,904 | None. |
| Scottish Union and National | 133 | 37 | 17,350 | 37 | 17,350 | 83 | None. | 83 | None. |
| Totals | 341,944 | | 24,457,831 | | 15,372,341 | 141,438 | 137,774 | 22,081 | None. |

## ABSTRACT OF AUTOMOBILE (EXCLUDING FIRE RISK) INSURANCE IN CANADA FOR THE YEAR 1916.

| Companies. | Premiums for the Year. | Number of Policies New and Renewed. | Amount of Policies New and Renewed. | Number of Policies in force at date. | Net Amount in force at date. | Losses incurred during the Year. | Claims Paid. | Unsettled Claims. | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | Not Resisted. | Resisted. |
| | $ | | $ | | $ | $ | $ | $ | $ |
| Canada Accident | 29,407 | | 5,880,000 | | 4,100,000 | 7,432 | 6,313 | 1,953 | None. |
| Dominion Gresham | 10,665 | 323 | | 275 | | 3,903 | 2,398 | 1,910 | None. |
| Dominion of Canada Gtee. and Acct | 18,734 | 602 | | 318 | | 3,324 | 2,844 | 470 | None. |
| Employers' Liability | 73,152 | | 17,126,000 | | 13,581,000 | 35,692 | 24,920 | 5,332 | 5,440 |
| Fidelity and Casualty | 7,222 | 222 | 2,247,000 | 142 | 1,478,500 | 2,880 | 1,905 | 975 | None. |
| General Accident of Canada | 79,650 | 2,564 | | 1,776 | | 21,050 | 35,658 | 7,447 | None. |
| Globe Indemnity Co. of Can | 38,446 | 2,704 | 3,297,145 | 2,536 | 2,457,145 | 12,785 | 9,124 | 5,889 | None. |
| Guardian Accident and Guarantee Co | 12,867 | | | | | 3,953 | 978 | 2,975 | None. |
| Imperial Guarantee and Acct | 17,807 | 273 | 928,000 | 248 | 908,500 | 6,521 | 7,056 | 1,315 | None. |
| Insurance Co. of North America | 1,529 | | 103,745 | | 91,045 | 783 | 531 | 252 | None. |
| London Guarantee and Accident | 30,429 | 532 | 5,320,000 | 402 | 4,020,000 | 5,600 | 6,205 | 2,375 | None. |
| London and Lancashire Gtee. and Acct | 26,515 | 808 | | 519 | | 8,536 | 8,492 | 2,700 | None. |
| Maryland Casualty | 10,288 | 260 | 2,600,000 | 230 | 2,300,000 | 2,692 | 4,237 | 165 | None. |
| Merchants' and Employers' Gtee. and Acct | 9,330 | 184 | 1,840,000 | 128 | 1,280,000 | 2,446 | 1,199 | 646 | 725 |
| North American Accident | 17,228 | 357 | 2,825,000 | 227 | 2,270,000 | 3,706 | 2,214 | 2,316 | None. |
| Norwich Union Fire | 14,747 | | 3,625,035 | | 2,489,785 | 2,826 | 2,676 | 160 | None. |
| Ocean Accident and Guarantee | 48,282 | | 7,651,215 | | 7,651,215 | 7,367 | 18,467 | None. | None. |
| Providence Washington | 542 | | 30,290 | | 26,250 | 848 | 848 | None. | None. |
| Queen Insurance Co. of America | 8,059 | | 142,000 | | 112,000 | 4,251 | 3,741 | 510 | None. |
| Railway Passengers | 25,081 | 493 | 4,930,000 | 444 | 4,440,000 | 9,086 | 5,261 | 6,400 | None. |
| Royal Exchange | 16,517 | 289 | 2,890,000 | 233 | 2,330,000 | 4,903 | 4,566 | 1,088 | None. |
| Travelers Indemnity Co. of Hartford | 35,337 | 958 | 10,538,000 | 690 | 7,590,000 | 15,243 | 8,986 | 30,695 | None. |
| United States Fidelity and Guaranty | 13,621 | | 593,110 | | 491,062 | 2,733 | 4,178 | 800 | None. |
| Yorkshire | 22,104 | 650 | 713,000 | 390 | 453,000 | 6,025 | 4,522 | 3,134 | None. |
| Totals | 567,559 | | | | | 174,675 | 167,319 | 79,507 | 6,165 |

## ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR 1916.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Canada Accident | 963 | | 179,683 | | 127,683 | None. | None. | None. | None. |
| Dominion Gresham | 41,695 | 3,118 | 5,345,491 | 2,634 | 4,460,409 | 7,764 | 7,677 | 2,445 | None. |
| Dominion of Can. Gtee. and Acct | 3,560 | 353 | 599,685 | 246 | 423,325 | 288 | 360 | None. | None. |
| Fidelity and Casualty Co | 19,992 | 1,483 | 2,926,945 | 3,505 | 2,302,770 | 2,681 | 3,193 | 889 | None. |
| Globe Indemnity Co. of Can | 990 | 106 | 320,200 | 98 | 304,200 | 274 | 274 | None. | None. |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Guardian Accident and Guarantee | 3,538 | 701 | 829,650 | 577 | 726,784 | 2,153 | 2,953 | None. | None. |
| Law Union and Rock | −57 | 16 | 76,100 | 12 | 20,100 | None. | None. | None. | None. |
| London Guarantee and Accident | None. | None. | None. | None. | None. | None. | None. | None. | None. |
| Maryland Casualty | 14,205 | 630 | 2,825,300 | 757 | 3,048,218 | 461 | 679 | 101 | None. |
| Ocean Accident and Guarantee | 43 | ..... | 3,500 | ..... | 3,500 | None. | None. | None. | None. |
| Railway Passengers | 159 | 26 | 29,450 | 26 | 29,450 | None. | None. | None. | None. |
| Travelers Indemnity Co. of Hartford | 6,974 | 406 | ..... | 377 | ..... | 15 | 15 | None. | None. |
| United States Fidelity and Guaranty | 26,611 | ..... | 12,414,644 | ..... | 11,069,230 | 8,471 | 196 | 8,300 | None. |
| Totals | 118,673 | ..... | ..... | ..... | ..... | 22,107 | 15,347 | 11,735 | None. |

ABSTRACT OF EMPLOYERS' LIABILITY INSURANCE IN CANADA FOR THE YEAR 1916.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Canada Accident | 183,534 | ..... | 6,573,333 | ..... | 4,559,000 | 148,431 | 155,179 | 66,190 | None. |
| Dominion Gresham | 10,643 | 255 | ..... | 164 | ..... | 7,962 | 5,112 | 4,520 | None. |
| Employers' Liability | 487,942 | ..... | 20,206,333 | ..... | 17,847,167 | 269,783 | 264,783 | 155,000 | None. |
| Fidelity and Casualty | 5,672 | 167 | 1,754,000 | 426 | 1,701,500 | 994 | 221 | 773 | None. |
| General Accident of Canada | 90,125 | 876 | 7,857,000 | 789 | 6,983,000 | 46,631 | 43,074 | 28,439 | 9,000 |
| Globe Indemnity Co. of Canada | 124,369 | 591 | 3,629,000 | 529 | 3,004,000 | 77,510 | 73,861 | 57,401 | 2,000 |
| Guardian Accident and Guarantee | 37,018 | ..... | ..... | ..... | ..... | 21,529 | 19,837 | 12,460 | None. |
| Imperial Guarantee and Accident | 2,044 | 25 | 98,500 | 40 | 173,500 | None. | None. | None. | None. |
| Law Union & Rock | 33,332 | 372 | ..... | ..... | ..... | 14,336 | 14,219 | 14,117 | None. |
| London Guarantee and Accident | 219,376 | 552 | 5,520,000 | 606 | 6,060,000 | 147,299 | 138,665 | 75,235 | None. |
| London and Lancashire Gtee. and Acct | 18,571 | 539 | ..... | 441 | ..... | 7,432 | 8,578 | 5,000 | None. |
| Maryland Casualty | 42,922 | 436 | 4,360,000 | 370 | 1,730,500 | 26,421 | 31,068 | 11,713 | None. |
| Merchants' and Employers' Gtee. and Acct | 58,690 | 663 | 6,640,000 | 564 | 5,670,000 | 34,739 | 38,791 | 4,266 | 2,187 |
| North American Accident | 109,335 | 477 | 4,855,000 | 509 | 5,170,000 | 81,345 | 55,614 | 46,690 | 2,000 |
| Norwich Union Fire | 20,268 | ..... | 2,426,666 | ..... | 1,620,000 | 4,181 | 5,268 | 3,725 | None. |
| Ocean Accident and Gtee | 214,517 | ..... | 8,805,616 | ..... | 9,315,616 | 99,322 | 141,929 | 69,133 | None. |
| Railway Passengers | 64,950 | 381 | 3,810,000 | 365 | 3,650,000 | 33,784 | 28,756 | 15,106 | None. |
| Royal Exchange | 8,392 | 99 | 990,000 | 95 | 950,000 | 5,403 | 5,028 | 1,775 | None. |
| Travelers Ins. Co. of Hartford | 110,529 | 742 | 5,569,000 | 567 | 4,209,000 | 83,765 | 72,045 | 62,239 | None. |
| United States Fidelity and Guaranty | 56,073 | ..... | 700,722 | ..... | 649,412 | 16,704 | 17,914 | 8,200 | 500 |
| Yorkshire | 31,816 | 178 | 1,780,000 | 117 | 1,210,000 | 17,366 | 13,711 | 8,040 | None. |
| Totals | 1,930,198 | ..... | ..... | ..... | ..... | 1,144,937 | 1,133,653 | 650,022 | 15,687 |

ABSTRACT OF EXPLOSION INSURANCE IN CANADA FOR THE YEAR 1916.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Globe and Rutgers | 56,920 | ..... | 13,714,653 | ..... | 9,809,653 | None. | None. | None. | None. |
| Western | 6,515 | ..... | 3,355,000 | ..... | 771,000 | None. | None. | None. | None. |
| Totals | 63,435 | ..... | 17,069,653 | ..... | 10,580,053 | None. | None. | None. | None. |

## ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR THE YEAR 1916.

| Companies. | Premiums for the Year. | Number of Policies New and Renewed. | Amount of Policies New and Renewed. | Number of Policies in force at date. | Net Amount in force at date. | Losses incurred during the Year. | Claims Paid. | Unsettled Claims. | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | Not Resisted. | Resisted. |
| | $ | | $ | | $ | $ | $ | $ | $ |
| American Surety Co. | 15,514 | 3,177 | 6,985,107 | 2,653 | 3,769,354 | 25,717 | −222 | 666 | 30,821 |
| Canada Accident | 4,969 | ..... | 950,418 | ..... | 658,668 | 1,369 | 1,644 | 625 | None. |
| Canadian Surety | 44,771 | 5,543 | 15,095,263 | 4,868 | 10,599,910 | 5,216 | 4,982 | 4,107 | 2,010 |
| Dominion Gresham | 4,102 | 376 | 1,722,413 | 200 | 1,127,923 | 3,233 | 1,148 | 2,385 | None. |
| Dominion of Canada Guarantee and Accident | 32,586 | 2,425 | 13,465,494 | 1,737 | 7,788,859 | 12,344 | 10,030 | 16,002 | None. |
| Employers' Liability | 80,525 | ..... | 26,326,550 | ..... | 21,570,056 | 83,173 | 14,930 | 102,125 | 2,875 |
| Globe Indemnity Co., of Canada | 18,026 | 222 | 3,487,046 | 214 | 2,020,406 | 5,249 | 1,015 | 4,234 | None. |
| Guarantee Co. of North America | 64,716 | ..... | 33,236,453 | ..... | 24,721,400 | 14,872 | 23,444 | 3,754 | 10,000 |
| Guardian Accident and Guarantee | 9,598 | 1,121 | 4,423,136 | 341 | 2,970,625 | 502 | 5,167 | 4,430 | None. |
| Imperial Guarantee and Accident | 39,684 | 1,221 | 11,803,351 | 1,170 | 10,615,056 | 10,987 | 7,982 | 2,075 | 3,500 |
| International Fidelity | 6,760 | 1,284 | 652,500 | 1,177 | 599,000 | 3,323 | 1,547 | 2,000 | None. |
| London Guarantee and Accident | 121,422 | 3,888 | 37,023,497 | 3,894 | 35,535,547 | 48,506 | 6,741 | 24,441 | 25,000 |
| London and Lancashire Guarantee & Accident | 17,414 | 1,292 | 5,780,889 | 1,084 | 4,392,550 | 2,221 | 4,045 | 2,800 | None. |
| Maryland Casualty | 50,100 | 438 | 2,362,907 | 413 | 2,392,024 | 3,877 | 1,262 | 10,983 | None. |
| National Surety Co. | 68,148 | 881 | 12,712,320 | 819 | 12,262,399 | 11,737 | 13,719 | 12,325 | None. |
| Ocean Accident and Guarantee | 21,436 | ..... | 7,593,075 | ..... | 5,975,302 | 11,451 | 14,771 | 350 | None. |
| Railway Passengers | 14,882 | 389 | 3,705,190 | 365 | 3,754,940 | 2,150 | 2,265 | None. | 20,000 |
| United States Fidelity and Guaranty | 184,357 | ..... | 33,897,779 | ..... | 31,207,999 | 74,056 | 41,907 | 58,812 | 10,000 |
| Totals | 799,010 | ..... | 221,230,048 | ..... | 181,968,018 | 319,983 | 156,377 | 252,114 | 104,206 |
| **CANADIAN SURETY COMPANY.** | | | | | | | | | |
| In Canada | 44,771 | 5,543 | 15,095,263 | 4,868 | 10,599,910 | 5,216 | 4,982 | 4,107 | 2,010 |
| In other Countries | 18,048 | 758 | 4,545,491 | 614 | 3,321,252 | 193 | 193 | None. | None. |
| Totals | 62,819 | 6,301 | 19,640,754 | 5,482 | 13,921,162 | 5,409 | 5,175 | 4,107 | 2010 |
| **GUARANTEE COMPANY OF NORTH AMERICA.** | | | | | | | | | |
| In Canada | 64,716 | ..... | 33,236,453 | ..... | 24,721,400 | 14,872 | 23,444 | 3,754 | 10,000 |
| In other Countries | 199,163 | ..... | 105,804,640 | ..... | 78,847,021 | 41,641 | 40,620 | 17,184 | None. |
| Totals | 263,879 | ..... | 139,041,093 | ..... | 103,568,421 | 56,513 | 64,064 | 20,938 | 10,000 |

## ABSTRACT OF HAIL INSURANCE IN CANADA FOR THE YEAR 1916.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Acadia Fire | 8,024 | ..... | 539,293 | None. | None. | 16,907 | 50,778 | None. | None. |
| American Central | 17,818 | ..... | 332,729 | None. | None. | 50,153 | 49,946 | 207 | None. |
| British America | 90,879 | ..... | 2,044,313 | None. | None. | 113,862 | 121,694 | None. | None. |
| Canada Hail | 108,412 | 2,361 | 2,279,749 | None. | None. | 106,407 | 106,309 | 98 | None. |
| Canada Weather | 81,360 | 1,351 | 1,061,580 | 49 | 46,665 | 52,926 | 53,118 | None. | 371 |
| Connecticut Fire | 55,471 | ..... | 1,148,399 | None. | None. | 49,628 | 49,628 | None. | None. |
| Dominion Fire | 24,598 | ..... | 617,526 | None. | None. | 18,938 | 20,614 | None. | None. |
| German American | 53,498 | ..... | 874,890 | None. | None. | 60,442 | 60,442 | None. | None. |
| Glens Falls | 77,577 | ..... | 1,351,105 | None. | None. | 75,647 | 75,647 | None. | None. |
| Hartford Fire | 168,940 | ..... | 1,448,082 | None. | None. | 198,622 | 198,622 | None. | None. |
| Home Insurance Co | 417,385 | 6,154 | 6,274,352 | None. | None. | 480,802 | 469,725 | 11,077 | None. |
| Hudson Bay | 184 | None. | None. | None. | None. | 1,002 | 1,002 | None. | None. |
| Northwestern National | 169,307 | ..... | 2,554,628 | None. | None. | 172,418 | 172,543 | None. | None. |
| St. Paul Fire and Marine | 58,246 | ..... | 970,175 | None. | None. | 87,503 | 87,503 | None. | None. |
| Westchester | 90,167 | ..... | 1,510,615 | None. | None. | 84,776 | 84,510 | 266 | None. |
| Totals | 1,430,866 | ..... | 23,007,636 | 49 | 46,665 | 1,570,033 | 1,602,081 | 11,648 | 371 |

## ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR 1916.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| American and Foreign Marine | 23,727 | ..... | 156,875,162 | ..... | 1,659 | 218 | 218 | None. | None. |
| British and Foreign Marine | 1,189 | 255 | 618,522 | 6 | 60,730 | 256 | 256 | None. | None. |
| Fireman's Fund | 7,266 | ..... | 2,683,487 | ..... | 214,154 | −26,687 | 1,237 | None. | None. |
| Hartford Fire | 24,776 | ..... | ..... | None. | None. | 24,245 | 24,245 | None. | None. |
| Insurance Co. of North America | 19,416 | ..... | 10,742,796 | ..... | 151,268 | 27,462 | 27,462 | None. | None. |
| Marine Insurance Co | 36,210 | ..... | 168,533,230 | ..... | None. | 759 | 759 | None. | None. |
| Ocean Marine | 19,553 | ..... | 9,743,446 | None. | None. | 1,008 | 1,058 | None. | None. |
| Queen Insurance Co. of America | 1 | ..... | 1,072 | None. | None. | None. | None. | None. | None. |
| St. Paul Fire and Marine | 9,255 | ..... | 3,174,540 | ..... | 1,017,229 | 2,985 | 3,562 | 326 | None. |
| Union Assurance Society | 5,593 | ..... | 23,526,927 | None. | None. | 211 | 211 | None. | None. |
| Western | 18,619 | ..... | 20,962,141 | ..... | 991,151 | 17,817 | 15,687 | 2,130 | None. |
| Totals | 165,605 | ..... | ..... | ..... | 2,436,191 | 48,274 | 74,695 | 2,456 | None. |

## ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1916.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| General Animals | 50,692 | 2,321 | 1,234,716 | 1,620 | 545,134 | 30,574 | 28,629 | 1,407 | 3,000 |
| Yorkshire | 25,392 | 726 | 518,194 | 464 | 237,547 | 21,622 | 23,196 | 3,518 | None. |
| Totals | 76,084 | 3,047 | 1,752,910 | 2,084 | 782,681 | 52,196 | 51,825 | 4,925 | 3,000 |

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

| — | Premiums for the Year. | Number of Policies New and Renewed. | Amount of Policies New and Renewed. | Number of Policies in force at date. | Net Amount in force at date. | Losses incurred during the Year. | Claims Paid. | Unsettled Claims. | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | Not Resisted. | Resisted. |
| In Canada | 50,692 | 2,321 | 1,234,716 | 1,620 | 545,134 | 30,574 | 28,629 | 1,407 | 3,000 |
| In other Countries | 310 | 21 | 21,368 | 4 | 802 | None. | None. | None. | None. |
| Totals | 51,002 | 2,342 | 1,256,084 | 1,624 | 545,936 | 30,574 | 28,629 | 1,407 | 3,000 |

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1916.

| Companies. | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Canada Accident | 14,951 | | | | | 12,814 | 12,147 | 1,287 | None. |
| Casualty Co. of Canada | 1,549 | | | | | 227 | 227 | None. | None. |
| Dominion of Can. Guarantee and Accident | 23,232 | 1,692 | | 2,270 | | 11,353 | 10,312 | 1,650 | None. |
| Fidelity and Casualty Co | 8,299 | 742 | 504,550 | 2,405 | 458,191 | 5,703 | 5,103 | 749 | None. |
| Guardian Accident and Guarantee | 5,955 | 591 | | 450 | | 2,431 | 2,397 | 284 | None. |
| Imperial Guarantee and Accident | 4,407 | 320 | | 357 | | 1,781 | 1,876 | 100 | None. |
| Imperial Underwriters | None. | None. | None. | None. | | None. | None. | 189 | None. |
| Law Union and Rock | 405 | 100 | | 85 | | 120 | 120 | None. | None. |
| Lloyds Plate Glass | 53,205 | | | | | 28,567 | 27,467 | 3,100 | None. |
| London and Lancashire Guarantee and Accident | 12,671 | 1,448 | | 1,468 | | 6,588 | 6,222 | 1,000 | None. |
| Maryland Casualty | 8,258 | 351 | | 460 | | 3,251 | 3,000 | 464 | None. |
| Merchants' and Employers' Guarantee and Accident | 12,180 | 696 | | 738 | | 2,620 | 1,558 | 1,062 | None. |
| Mount Royal | 5,307 | | | | | 2,634 | 2,634 | None. | None. |
| National Provincial Plate Glass | 12,386 | | | | | 7,281 | 7,459 | 46 | None. |
| New York Plate Glass | 15,808 | | | | | 7,707 | 7,788 | 1,086 | None. |
| North American Accident | 19,927 | 923 | | 1,936 | | 10,575 | 9,678 | 2,059 | None. |
| Norwich Union Fire | 7,105 | | | | | 2,885 | 3,017 | 120 | None. |
| Ocean Accident and Guarantee | 31,811 | | | | | 13,489 | 13,048 | 635 | None. |
| Railway Passengers | 22,927 | 753 | | 980 | | 6,398 | 6,283 | 862 | None. |
| Travelers Indemnity Co. of Hartford | 2,105 | 137 | | 135 | | 236 | 140 | 96 | None. |
| United States Fidelity and Guaranty | 5,366 | | | | | 2,473 | 2,623 | 130 | None. |
| Yorkshire | 3,448 | 286 | | 211 | | 2,319 | 2,197 | 215 | None. |
| Totals | 271,302 | | | | | 131,502 | 125,296 | 15,134 | None. |

## ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1916.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| *Ancient Order of Foresters | 135,786 | | | | | 93,580 | 93,580 | None. | None. |
| Canada Accident | 12,583 | | | | | 7,793 | 6,799 | 2,454 | None. |
| Catholic Mutual Benefit Association | 7,970 | 48 | | 2,348 | | 7,724 | 7,724 | None. | None. |
| Dominion of Canada Guarantee and Accident | 101,874 | 14,282 | | 12,165 | | 49,695 | 51,379 | 14,619 | None. |
| Dominion Gresham | 15,022 | 2,394 | | 1,774 | | 7,457 | 6,787 | 1,345 | None. |
| Employers' Liability | 47,977 | | 4,507,720 | | 3,658,345 | 25,561 | 26,061 | 5,500 | None. |
| Fidelity and Casualty Co | 66,862 | 3,891 | | 2,988 | | 38,716 | 39,291 | 9,000 | None. |
| General Accident Co. of Can | 28,584 | 3,391 | | 1,963 | | 14,383 | 19,499 | 1,284 | None. |
| Globe Indemnity Co. of Can | 131,025 | 20,958 | | 17,022 | | 90,374 | 84,678 | 18,292 | None. |
| Guardian Accident and Guarantee | 7,092 | | | | | 3,301 | 3,465 | 697 | None. |
| Imperial Guarantee and Accident | 51,207 | 7,230 | | 7,075 | | 29,200 | 30,156 | 6,456 | None. |
| *Independent Order of Foresters | 212,307 | 2,202 | 116,550 | 35,279 | 1,805,225 | 188,794 | 196,947 | 5,685 | None. |
| Law Union and Rock | 5,867 | 592 | | 1,264 | | 2,653 | 2,685 | 728 | None. |
| London Guarantee and Accident | 24,979 | | | | | 14,660 | 15,670 | 3,495 | None. |
| London and Lancashire Guarantee and Accident | 40,631 | 4,828 | | 3,864 | | 28,758 | 25,320 | 8,000 | None. |
| Maryland Casualty | 35,012 | | | | | 21,245 | 18,581 | 4,184 | None. |
| Merchants' and Employers' Guarantee and Acct | 265 | 28 | | 28 | | 197 | 197 | None. | None. |
| Moose, Grand Lodge of the Loyal Order | 3,021 | | | | | 1,404 | 1,404 | None. | None. |
| North American Accident | 11,340 | 720 | | 754 | | 4,020 | 3,744 | 1,271 | None. |
| Norwich Union Fire | 11,157 | | | | | 6,836 | 6,806 | 1,045 | None. |
| Ocean Accident and Guarantee | 62,087 | | | | | 33,671 | 29,853 | 8,033 | None. |
| Railway Passengers | 23,805 | | | | | 13,227 | 13,937 | 3,555 | None. |
| Royal Exchange | 6,534 | 687 | | 513 | | 2,110 | 2,112 | 574 | None. |
| *Royal Guardians | 2,460 | 150 | | 470 | | 1,630 | 1,599 | 61 | None. |
| Travelers Indemnity Co., Hartford | 48,261 | 4,319 | | 3,187 | | 22,406 | 22,484 | 2,861 | None. |
| United States Fidelity and Guaranty | 6,059 | | | | | 3,022 | 3,762 | 250 | None. |
| *Woodmen of The World | 7,146 | 244 | | 1,151 | | 5,404 | 5,149 | 315 | None. |
| Yorkshire | 2,888 | 239 | | 193 | | 1,314 | 1,161 | 188 | None. |
| Totals | 1,109,801 | | | | | 719,195 | 720,830 | 99,892 | None. |

## ABSTRACT OF SPRINKLER LEAKAGE INSURANCE IN CANADA FOR THE YEAR 1916.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| American Lloyds | 13,803 | 259 | 2,175,923 | 315 | 3,108,983 | 10,072 | 7,950 | 2,558 | None. |
| British Dominions General | 821 | | 125,250 | | 294,100 | 127 | 127 | None. | None. |
| British and Foreign Marine | 171 | 7 | 54,500 | 8 | 82,500 | 2,827 | 2,827 | None. | None. |
| Hartford Fire | 17,992 | | 3,018,023 | | 4,837,751 | 5,696 | 5,556 | 372 | None. |
| Home Insurance Co | 4,287 | | 740,503 | | 856,003 | 2,471 | 2,471 | None. | None. |
| Maryland Casualty | 14,247 | 305 | 2,262,450 | 381 | 3,642,833 | 8,355 | 6,822 | 2,195 | None. |
| Scottish Union and National | 84 | 4 | 57,292 | 4 | 57,292 | None. | None. | None. | None. |
| Springfield Fire and Marine | 418 | | 210,000 | | 205,500 | None. | None. | None. | None. |
| Totals | 51,823 | | 8,633,941 | | 13,084,962 | 29,548 | 25,753 | 5,125 | None. |

*Including Funeral Benefits.

## ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1916.

| Companies. | Premiums for the Year. | Number of Policies New and Renewed. | Amount of Policies New and Renewed. | Number of Policies in force at date. | Net Amount in force at date. | Losses incurred during the Year. | Claims Paid. | Unsettled Claims. | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | Not Resisted. | Resisted. |
| | $ | | $ | | $ | $ | $ | $ | $ |
| Boiler Inspection and Ins. Co. | 89,537 | 887 | 11,034,333 | 2,549 | 26,883,165 | 601 | 712 | 312 | None. |
| Fidelity and Casualty Co. | 24,551 | 223 | 6,754,000 | 687 | 11,014,602 | 1,315 | 1,447 | None. | None. |
| General Accident Co. of Canada | 33,270 | 512 | 4,776,381 | 1,175 | 12,251,370 | 2,715 | 2,515 | 660 | None. |
| Hartford Steam Boiler | 2,345 | | | | | None. | None. | None. | None. |
| Maryland Casualty Co. | 17,184 | 149 | 1,790,833 | 253 | 5,121,733 | 9 | 19 | None. | None. |
| Travelers Indemnity Co., Hartford | 32,130 | 325 | 4,225,100 | 617 | 8,456,600 | 776 | 691 | 85 | None. |
| Totals | 199,017 | | | | | 5,716 | 5,384 | 997 | None. |

## ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1916.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Chartered Trust and Executor Co. | 50 | | | | | None. | None. | None. | None. |
| Totals | 50 | | | | | None. | None. | None. | None. |

## ABSTRACT OF TORNADO INSURANCE IN CANADA FOR THE YEAR 1916.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Ætna Insurance Co. | 1,217 | | 367,975 | | 594,081 | 58 | 58 | None. | None. |
| American Central | 1,335 | | 437,425 | | 463,990 | 1,389 | 1,389 | None. | None. |
| Canada Weather | 757 | 78 | 168,675 | 70 | 172,592 | 3,716 | 3,018 | None. | 698 |
| Fidelity-Phenix | 604 | | 345,450 | | 686,855 | 33 | 33 | None. | None. |
| German-American | 400 | | 226,500 | | 279,400 | 42 | 42 | None. | None. |
| Hartford Fire | 3,673 | | 1,095,820 | | 2,835,082 | 2,562 | 2,558 | 4 | None. |
| Home Insurance Co. | 19,078 | 2,855 | 4,682,752 | 2,928 | 9,027,597 | 7,289 | 6,466 | 881 | None. |
| Insurance Co. of State of Pa. | 327 | | 88,900 | | 71,300 | 177 | 177 | None. | None. |
| National Fire of Hartford | 1,724 | | 446,286 | | 478,846 | 82 | 82 | None. | None. |
| National Union of Pittsburgh | 2,036 | | 487,850 | | 635,100 | 237 | 237 | None. | None. |
| Niagara Fire | None. | | None. | | 7,940 | 60 | 60 | None. | None. |
| Northwestern National | 649 | | 120,150 | | 259,150 | 40 | 40 | None. | None. |
| St. Paul Fire and Marine | 11,112 | | 2,190,368 | | 3,288,224 | 7,249 | 6,968 | 281 | None. |
| Scottish Union and National | 871 | 30 | 252,590 | 59 | 286,940 | None. | None. | None. | None. |
| Springfield Fire and Marine | 4,781 | | 1,851,175 | | 2,069,451 | 1,089 | 1,105 | None. | None. |
| Totals | 48,564 | | 12,761,316 | | 21,157,448 | 24,023 | 22,233 | 1,166 | 698 |

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, etc., business transacted by Companies which transact more than one class of business of casualty insurance.

## THE CANADA WEATHER INSURANCE COMPANY.

| Nature of Business. | Net Cash received for Premiums. | Number of Policies, new and renewed. | Amount of Policies, new and renewed. | Number of Policies in force at date. | Net Amount in force at date. | Losses incurred during the Year. | Claims Paid. | Unsettled Claims. | | Remarks. |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | Not Resisted. | Resisted. | |
| | $ | | $ | | $ | $ | $ | $ | $ | |
| Hail | 81,360 | 1,351 | 1,061,580 | 49 | 46,665 | 52,926 | 53,118 | None. | 371 | Total business December 31, 1916. |
| Tornado | 757 | 78 | 168,075 | 79 | 172,592 | 3,716 | 3,018 | None. | 698 | |
| Totals | 82,117 | 1,429 | 1,229,655 | 128 | 219,257 | 56,642 | 56,136 | None. | 1,069 | |

## DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Accident | 26,518 | 3,783 | 8,929,001 | 2,320 | 3,676,393 | 10,311 | 11,161 | 2,245 | None. | Total business December 31, 1916. |
| Automobile | 10,665 | 323 | ..... | 275 | ..... | 3,993 | 2,398 | 1,910 | None. | |
| Burglary | 41,695 | 3,118 | 5,343,491 | 2,634 | 4,460,409 | 7,764 | 7,677 | 2,445 | None. | |
| Employers' Liability | 10,643 | 255 | ..... | 164 | ..... | 7,962 | 5,112 | 4,520 | None. | |
| Guarantee | 4,102 | 376 | 1,722,413 | 260 | 1,127,923 | 3,233 | 1,148 | 2,385 | None. | |
| Sickness | 15,022 | 2,394 | ..... | 1,774 | ..... | 7,457 | 6,787 | 1,345 | None. | |
| Totals | 108,645 | 10,249 | ..... | 7,427 | ..... | 40,720 | 34,283 | 14,850 | None. | |

## GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Accident | 57,114 | 5,609 | 14,317,225 | 3,681 | 8,496,375 | 18,071 | 23,032 | 5,484 | None. | Total business December 31, 1916. |
| Accident and Sickness combined | 44,601 | 5,557 | 1,965,355 | 490 | 209,200 | 24,837 | 20,551 | 4,286 | None. | |
| Automobile | 82,367 | 3,635 | ..... | 2,593 | ..... | 21,050 | 35,658 | 7,447 | None. | |
| Employers' Liability | 100,434 | 1,403 | 12,547,000 | 1,171 | 10,330,500 | 50,582 | 43,525 | 37,439 | 9,000 | |
| Sickness | 28,775 | 3,321 | ..... | 1,983 | ..... | 16,736 | 14,536 | 1,284 | None. | |
| Steam Boiler | 34,148 | 523 | 5,176,481 | 1,185 | 12,026,470 | 2,715 | 2,515 | 600 | None. | |
| Totals | 347,439 | 20,048 | ..... | 11,103 | ..... | 142,149 | 131,791 | 56,540 | 9,000 | |

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, etc., business done by Companies which transact more than one class of business of casualty insurance—*Continued.*

GLOBE INDEMNITY COMPANY OF CANADA.

| Nature of Business. | Net Cash received for Premiums. | Number of Policies, new and renewed. | Amount of Policies, new and renewed. | Number of Policies in force at date. | Net Amount in force at date. | Losses incurred during the Year. | Claims Paid. | Unsettled Claims. | | Remarks. |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | Not Resisted. | Resisted. | |
| | $ | | $ | | $ | $ | $ | $ | $ | |
| Accident | 192,199 | 26,417 | 43,833,359 | 22,324 | 35,742,576 | 86,310 | 75,676 | 24,944 | None. | Total business December 31, 1916. |
| Automobile | 38,446 | 2,704 | 3,297,145 | 2,536 | 2,457,145 | 12,785 | 9,124 | 5,889 | None. | |
| Burglary | 990 | 106 | 320,200 | 98 | 304,200 | 274 | 274 | None. | None. | |
| Employers' Liability | 124,369 | 591 | 3,629,000 | 529 | 3,004,000 | 77,510 | 73,861 | 57,401 | 2,000 | |
| Guarantee | 18,026 | 222 | 3,487,646 | 214 | 2,020,406 | 5,249 | 1,015 | 4,234 | None. | |
| Sickness | 131,025 | 20,958 | ..... | 17,022 | ..... | 90,374 | 84,678 | 18,292 | None. | |
| Totals | 505,055 | 50,998 | ..... | 42,723 | ..... | 272,502 | 244,628 | 110,760 | 2,000 | |

GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Accident | 12,982 | 1,464 | 4,372,033 | 870 | 2,231,634 | 5,312 | 5,049 | 3,174 | None. | Total business December 31, 1916. |
| Automobile (excluding Fire Risk) | 12,867 | ..... | ..... | ..... | ..... | 3,953 | 978 | 2,975 | None. | |
| Burglary | 3,538 | 701 | 829,650 | 577 | 726,784 | 2,153 | 2,953 | None. | None. | |
| Employers' Liability | 37,018 | ..... | ..... | ..... | ..... | 21,529 | 19,837 | 12,460 | None. | |
| Guarantee | 9,598 | 1,121 | 4,423,136 | 341 | 2,970,625 | 502 | 5,167 | 4,430 | None. | |
| Plate Glass | 5,955 | 591 | ..... | 450 | ..... | 2,481 | 2,397 | 284 | None. | |
| Sickness | 7,092 | ..... | ..... | ..... | ..... | 3,301 | 3,465 | 697 | None. | |
| Totals | 89,130 | ..... | ..... | ..... | ..... | 39,231 | 39,846 | 24,020 | None. | |

IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Accident | 132,511 | 10,244 | 21,239,557 | 9,246 | 17,619,757 | 55,320 | 46,152 | 14,390 | 6,000 | Total business. |
| Automobile (including Fire Risk) | 621 | 66 | 57,226 | 66 | 57,226 | None. | None. | None. | None. | |
| Automobile (excluding Fire Risk) | 17,807 | 273 | 928,000 | 248 | 908,500 | 6,521 | 7,056 | 1,315 | None. | |
| Elevator Liability | 2,044 | 25 | 98,500 | 40 | 173,500 | None. | None. | None. | None. | |
| Guarantee | 39,684 | 1,221 | 11,803,351 | 1,170 | 10,615,056 | 10,987 | 7,982 | 2,075 | 3,500 | |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Plate Glass | 4,407 | 320 | | 357 | | 1,781 | 1,876 | 100 | None. | December 31, 1916. |
| Sickness | 51,207 | 7,230 | | 7,075 | | 20,200 | 30,156 | 6,456 | None. | |
| Totals | 248,281 | 19,379 | | 18,202 | | 103,809 | 93,222 | 24,336 | 9,500 | |

## LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Accident | 70,937 | 6,185 | 15,706,700 | 4,948 | 13,028,100 | 26,158 | 40,319 | 11,350 | 2,375 | Total business December 31, 1916. |
| Automobile | 26,515 | 808 | | 519 | | 71,851 | 8,492 | 6,000 | 60,075 | |
| Employers' Liability | 62,662 | 529 | | 441 | | 20,480 | 232,333 | 22,700 | 64,340 | |
| Guarantee | 20,148 | 1,292 | 5,786,889 | 1,084 | 4,392,550 | −375 | 3,720 | 12,611 | None. | |
| Plate Glass | 15,385 | 1,448 | | 1,468 | | 7,643 | 8,186 | 1,000 | None. | |
| Sickness | 42,789 | 4,828 | | 3,864 | | 27,397 | 26,010 | 8,000 | 750 | |
| Totals | 238,436 | 15,100 | | 12,324 | | 153,154 | 319,060 | 61,661 | 127,540 | |

## MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Accident | 558 | 69 | 225,500 | 65 | 65,300 | None. | None. | None. | None. | Total business December 31, 1916. |
| Accident and Sickness combined | 24,146 | 2,434 | 918,017 | 2,378 | 1,002,615 | 10,742 | 9,288 | 1,938 | 300 | |
| Automobile | 9,330 | 184 | 1,840,000 | 128 | 1,280,000 | 2,446 | 1,199 | 646 | 725 | |
| Employers' Liability | 58,690 | 663 | 6,640,000 | 564 | 5,670,000 | 34,739 | 38,791 | 4,266 | 2,187 | |
| Plate Glass | 12,180 | 696 | | 738 | | 2,620 | 1,558 | 1,062 | None. | |
| Sickness | 265 | 28 | | 28 | | 197 | 197 | None. | None. | |
| Totals | 105,169 | 4,074 | | 3,901 | | 50,744 | 51,033 | 7,912 | 3,212 | |

## NORTH AMERICAN ACCIDENT INSURANCE COMPANY OF CANADA.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Accident | 33,767 | 1,751 | 5,301,151 | 1,513 | 3,996,815 | 4,464 | 4,301 | 750 | None. | Total business December 31, 1916. |
| Automobile | 17,228 | 357 | 2,825,000 | 227 | 2,270,000 | 3,706 | 2,214 | 2,316 | None. | |
| Employers' Liability | 109,335 | 477 | 4,855,000 | 509 | 5,170,000 | 81,345 | 55,614 | 46,690 | 2,000 | |
| Plate Glass | 19,927 | 923 | | 1,936 | | 10,575 | 9,078 | 2,059 | None. | |
| Sickness | 11,340 | 720 | | 754 | | 4,020 | 3,744 | 1,271 | None. | |
| Totals | 180,597 | 4,228 | | 4,939 | | 104,110 | 75,551 | 53,086 | 2,000 | |

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, etc., business done by Companies which transact more than one class of business of casualty insurance—*Concluded.*

BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

| Nature of Business. | Net Cash received for Premiums. | Number of Policies, new and renewed. | Amount of Policies, new and renewed. | Number of Policies in force at date. | Net Amount in force at date. | Losses incurred during the Year. | Claims Paid. | Unsettled Claims. | | Remarks. |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | Not Resisted. | Resisted. | |
| | $ | | $ | | $ | $ | $ | $ | $ | |
| Inland Transportation | 1,189 | 255 | 618,522 | 6 | 60,730 | 256 | 256 | None. | None. | In Canada, December 31, 1916. |
| Sprinkler Leakage | 171 | 7 | 54,500 | 8 | 82,500 | 2,827 | 2,827 | None. | None. | |
| Totals | 1,360 | 262 | 673,022 | 14 | 143,230 | 3,083 | 3,083 | None. | None. | |

FIDELITY AND CASUALTY COMPANY OF NEW YORK.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Accident | 75,939 | 5,050 | 29,845,674 | 3,926 | 23,774,138 | 23,006 | 24,081 | 4,500 | None. | In Canada, December 31, 1916. |
| Automobile | 7,222 | 222 | 2,247,000 | 142 | 1,478,500 | 2,880 | 1,905 | 975 | None. | |
| Burglary | 19,992 | 1,483 | 2,926,945 | 3,505 | 2,302,770 | 2,681 | 3,193 | 889 | None. | |
| Employers' Liability | 5,672 | 167 | 1,754,000 | 426 | 1,701,500 | 994 | 221 | 773 | None. | |
| Plate Glass | 8,299 | 742 | 504,550 | 2,405 | 458,191 | 5,703 | 5,103 | 749 | None. | |
| Sickness | 66,862 | 3,891 | ..... | 2,988 | ..... | 38,716 | 39,291 | 9,000 | None. | |
| Steam Boiler | 24,551 | 223 | 6,754,000 | 687 | 11,044,602 | 1,315 | 1,447 | None. | None. | |
| Totals | 208,537 | 11,778 | ..... | 14,079 | ..... | 75,295 | 75,241 | 16,886 | None. | |

MARYLAND CASUALTY COMPANY.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Accident | 45,657 | 3,850 | 15,088,180 | 3,037 | 11,803,480 | 33,047 | 29,068 | 12,575 | None. | In Canada, December 31, 1916. |
| Automobile | 10,288 | 260 | 2,600,000 | 230 | 2,300,000 | 2,692 | 4,237 | 165 | None. | |
| Burglary | 14,205 | 680 | 2,825,300 | 757 | 3,048,218 | 461 | 679 | 101 | None. | |
| Employers' Liability | 42,922 | 436 | 4,360,000 | 370 | 1,730,500 | 26,421 | 31,068 | 11,713 | None. | |
| Guarantee | 50,100 | 438 | 2,362,907 | 413 | 2,392,024 | 3,877 | 1,262 | 10,983 | None. | |
| Plate Glass | 8,258 | 351 | ..... | 460 | ..... | 3,251 | 3,000 | 464 | None. | |
| Sickness | 35,012 | ..... | ..... | ..... | ..... | 21,245 | 18,581 | 4,184 | None. | |
| Sprinkler Leakage | 14,247 | 305 | 2,252,450 | 381 | 3,642,833 | 8,355 | 6,822 | 2,195 | None. | |
| Steam Boiler | 17,184 | 149 | 1,790,833 | 253 | 5,121,733 | 9 | 19 | None. | None. | |
| Totals | 237,873 | ..... | ..... | ..... | ..... | 99,358 | 94,736 | 42,380 | None. | |

## RAILWAY PASSENGERS ASSURANCE COMPANY.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Accident | 56,416 | 4,671 | 11,617,350 | 3,732 | 8,938,150 | 35,558 | 30,621 | 7,158 | 600 | In Canada, December 31, 1916. |
| Automobile | 25,081 | 493 | 4,930,000 | 444 | 4,440,000 | 9,086 | 5,261 | 6,400 | None. | |
| Burglary | 159 | 26 | 29,450 | 26 | 29,450 | None. | None. | None. | None. | |
| Employers' Liability | 64,950 | 381 | 3,810,000 | 365 | 3,650,000 | 33,784 | 28,756 | 15,106 | None. | |
| Guarantee | 14,882 | 389 | 3,705,190 | 365 | 3,754,940 | 2,150 | 2,265 | None. | 20,000 | |
| Plate Glass | 22,927 | 753 | | 980 | | 6,398 | 6,283 | 862 | None. | |
| Sickness | 23,805 | | | | | 13,227 | 13,937 | 3,555 | None. | |
| Totals | 208,220 | | | | | 100,203 | 87,123 | 33,081 | 20,600 | |

## TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Accident | 3,586 | 502 | 1,572,205 | 393 | 990,255 | 994 | 845 | 180 | None. | In Canada, December 31, 1916. |
| Automobile | 35,337 | 958 | 10,538,000 | 690 | 7,590,000 | 15,243 | 8,986 | 30,695 | None. | |
| Burglary | 6,974 | 406 | | 377 | | 15 | 15 | None. | None. | |
| Plate Glass | 2,105 | 137 | | 135 | | 236 | 140 | 96 | None. | |
| Sickness | 48,261 | 4,319 | | 3,187 | | 22,406 | 22,484 | 2,861 | None. | |
| Steam Boiler | 32,130 | 325 | 4,225,100 | 617 | 8,456,600 | 776 | 691 | 85 | None. | |
| Totals | 128,393 | 6,647 | | 5,399 | | 39,670 | 33,161 | 33,917 | None. | |

## TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Accident | 174,691 | 12,112 | 66,227,681 | 9,195 | 43,571,176 | 70,441 | 75,590 | 6,283 | 415 | In Canada, December 31, 1916. |
| Employers' Liability | 110,529 | 742 | 5,569,000 | 567 | 4,209,000 | 83,765 | 72,045 | 62,239 | None. | |
| Totals | 285,220 | 12,854 | 71,796,681 | 9,762 | 47,780,176 | 154,206 | 147,635 | 68,522 | 415 | |

## UNITED STATES FIDELITY AND GUARANTY COMPANY.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Accident | 13,251 | | 3,759,100 | | 3,473,300 | −2,236 | 6,389 | 250 | None. | In Canada, December 31, 1916. |
| Automobile | 13,621 | | 593,110 | | 491,062 | 2,733 | 4,178 | 800 | None. | |
| Burglary | 26,611 | | 12,414,644 | | 11,069,230 | 8,471 | 196 | 8,300 | None. | |
| Employers' Liability | 56,073 | | 700,722 | | 649,412 | 16,704 | 17,914 | 8,200 | 500 | |
| Guarantee | 184,357 | | 33,897,779 | | 31,207,999 | 74,056 | 41,907 | 58,812 | 10,000 | |
| Plate Glass | 5,366 | | | | | 2,473 | 2,623 | 130 | None. | |
| Sickness | 6,059 | | | | | 3,022 | 3,762 | 250 | None. | |
| Totals | 305,338 | | | | | 105,223 | 76,969 | 76,742 | 10,500 | |

LIST of Insurance Companies licensed to do business in Canada under the Insurance Act, 1910, as at June 12, 1917.

| Name of Company. | Chief Agent to receive Process. | Amount of Deposit with Receiver General. | | Description of Insurance Business for which Licensed. |
|---|---|---|---|---|
| | | Par Value. | Accepted Value. | |
| | | $ | $ | |
| The Acadia Fire Insurance Company | R. K. Elliot, Secretary, Halifax, N.S. | 81,000 | 77,366 | Fire and Hail. |
| Ætna Insurance Company, Hartford, Connecticut | A. M. M. Kirkpatrick, Chief Agent, Toronto | 455,333 | 397,301 | Fire, Automobile, Tornado and Sprinkler Leakage. |
| Ætna Life Insurance Company, Hartford, Connecticut | T. H. Christmas, Chief Agent, Montreal | 5,683,524 | 4,938,644 | Life. |
| The Alberta-Saskatchewan Life Insurance Company | Arthur Davies, President, Edmonton | 55,967 | 46,816 | Life. |
| Alliance Assurance Company, Limited | T. D. Belfield, Chief Agent, Montreal | 416,100 | 283,191 | Fire, Accident, Automobile, Sickness and Guarantee. |
| The American and Foreign Marine Insurance Company | Robert J. Dale, Chief Agent, Montreal | 26,000 | 26,000 | Inland Transportation. |
| American Central Insurance Company | W. P. Fess, Chief Agent, Winnipeg | 188,247 | 160,014 | Fire, Tornado and Hail. |
| The American Insurance Company | A. L. Denison, Chief Agent, Winnipeg | 73,000 | 58,948 | Fire. |
| American Lloyds, Underwriters at | J. E. Clement, Chief Agent, Montreal | 76,900 | 70,219 | Fire and Sprinkler Leakage. |
| American Surety Company of New York | William H. Hall, Chief Agent, Toronto | 67,000 | 54,940 | Guarantee. |
| Atlas Assurance Company, Limited | Matthew C. Hinshaw, Chief Agent, Montreal | 516,533 | 428,613 | Fire. |
| Beaver Fire Insurance Company | André Gouzée, Managing Director, Winnipeg | 65,353 | 53,730 | Fire. |
| The Boiler Inspection and Insurance Company of Canada | H. N. Roberts, Vice-President, Toronto | 114,000 | 98,933 | Steam Boiler. |
| British America Assurance Company | W. B. Meikle, General Manager, Toronto | 96,240 | 85,618 | Fire, Hail and Inland Transportation. |
| British Colonial Fire Insurance Company | Theodore Meunier, Managing Director, Montreal. | 65,000 | 55,870 | Fire. |
| The British Columbia Life Assurance Company | L. W. Shatford, President, Vancouver | 61,000 | 49,438 | Life. |
| The British Dominions General Insurance Company, Ltd | Robert J. Dale, Chief Agent, Montreal | 115,583 | 109,296 | Fire and Sprinkler Leakage. |
| The British and Foreign Marine Insurance Co., Limited | Robert J. Dale, Chief Agent, Montreal | 117,000 | 103,322 | Sprinkler Leakage and Inland Transportation. |
| The British Northwestern Fire Insurance Company | F. K. Foster, Managing Director, Winnipeg | 65,967 | 59,194 | Fire. |
| Caledonian Insurance Company | John G. Borthwick, Chief Agent, Montreal | 474,679 | 416,436 | Fire. |
| The California Insurance Company | A. W. Ross, Chief Agent, Vancouver | 62,000 | 51,283 | Fire. |
| The Canada Accident Assurance Company | T. H. Hudson, Manager, Montreal | 170,839 | 147,230 | Fire, Accident, Sickness, Plate Glass, Burglary and Guarantee. |
| The Canada Hail Insurance Company | Wm. J. Willcox, Managing Director, Winnipeg | 33,374 | 28,690 | Hail. |
| The Canada Life Assurance Company | H. C. Cox, President, Toronto | 63,000 | 52,231 | Life |
| The Canada National Fire Insurance Company | W. T. Alexander, Managing Director, Winnipeg. | 55,000 | 52,800 | Fire. |
| The Canada Weather Insurance Company | Frederic B. Welford, Manager, Toronto | 23,000 | 20,131 | Insurance against "injury to property caused by cyclones, tornadoes, wind-storms, frost or hail except with respect to property in transit on water". |

| | | | | |
|---|---|---|---|---|
| The Canadian Fire Insurance Company | R. T. Riley, Vice-President, Winnipeg | 70,000 | 62,510 | Fire. |
| Canadian Lumbermen's Insurance Exchange | E. D. Hardy, Chief Agent, Ottawa | 20,000 | 19,800 | Fire Insurance among its members restricted to risks on property situated in the provinces of Ontario and Quebec. |
| The Canadian Surety Company | Wm. H. Hall, General Manager, Toronto | 93,333 | 82,097 | Guarantee, Burglary and Plate Glass. |
| The Capital Life Assurance Company of Canada | A. E. Corrigan, Managing Director, Ottawa | 61,194 | 51,016 | Life. |
| The Casualty Company of Canada | A. L. Eastmure, President, Toronto | 12,024 | 11,113 | Plate Glass. |
| Chartered Trust and Executor Company | John J. Gibson, Managing Director, Toronto | 77,000 | 65,509 | Title Insurance as defined in Company's Act of Incorporation. |
| Commercial Union Assurance Co., Limited, London Eng. | James McGregor, Chief Agent, Montreal | 1,245,467 | 1,033,932 | Fire and Life. |
| Confederation Life Association | J. K. Macdonald, President, Toronto | 85,367 | 70,895 | Life. |
| The Connecticut Fire Insurance Company | J. W. Tatley, Chief Agent, Montreal | 164,000 | 144,926 | Fire and Hail. |
| The Continental Insurance Company | W. E. D. Baldwin, Chief Agent, Montreal | 324,300 | 265,435 | Fire and Tornado. |
| The Continental Life Insurance Company | Geo. B. Woods, President, Toronto | 63,000 | 51,946 | Life. |
| The Crown Life Insurance Company | H. R. Stephenson, Asst. Manager, Toronto | 73,159 | 63,748 | Life. |
| The Dominion Fire Insurance Company | Robt. F. Massie, President, Toronto | 103,037 | 89,535 | Fire throughout Canada and Hail restricted to Provinces of Alberta and Saskatchewan. |
| The Dominion Gresham Guarantee and Casualty Company | F. J. J. Stark, General Manager, Montreal | 135,500 | 113,644 | Burglary, Accident, Sickness, Guarantee and Automobile. |
| The Dominion Life Assurance Company | Thos. Hilliard, President, Waterloo, Ont. | 60,220 | 51,309 | Life. |
| The Dominion of Canada Guarantee and Accident Insurance Company. | Charles A. Withers, Manager, Toronto | 215,153 | 182,547 | Fire, Guarantee, Accident, Sickness, Burglary and Plate Glass. |
| The Employers' Liability Assurance Corporation, Limited. | C. W. I. Woodland, Chief Agent, Montreal | 1,334,771 | 1,034,470 | Fire, Accident, Guarantee, Sickness, and Automobile. |
| The Equitable Fire and Marine Insurance Company | J. W. Tatley, Chief Agent, Montreal | 124,073 | 105,964 | Fire. |
| *The Equitable Life Assurance Society of the United States. | Seargent P. Stearns, Chief Agent, Montreal | 5,098,593 | 5,019,873 | Life. |
| The Excelsior Life Insurance Company | C. Q. Parker, Secretary-Treasurer, Toronto. | 60,000 | 53,130 | Life. |
| The Fidelity and Casualty Company of New York | Paul H. Boring, Chief Agent, Montreal | 197,953 | 186,519 | Burglary, Accident, Sickness, Steam Boiler and Plate Glass. |
| Fidelity-Phenix Fire Insurance Company of New York | W. E. D. Baldwin, Chief Agent, Montreal | 431,600 | 356,872 | Fire and Tornado. |
| Fireman's Fund Insurance Company | G. Temple McMurrich, Chief Agent, Toronto | 141,000 | 131,024 | Fire, Inland Transportation and Insurance against loss or damage to automobiles by accident, burglary or theft. |
| Firemen's Insurance Company of Newark, N.J. | Benjamin B. Smith and Wilson Smith, Chief Agents, Winnipeg. | 127,647 | 109,285 | Fire. |
| The General Accident Assurance Company of Canada | T. H. Hall, Secretary, Toronto | 81,007 | 67,085 | Accident, Sickness and Steam Boiler. |
| General Accident, Fire and Life Assurance Corporation, Limited. | T. H. Hall, Chief Agent, Toronto | 376,302 | 338,151 | Fire. |
| The General Animals Insurance Company of Canada | R. A. Leduc, Manager, Montreal | 26,000 | 22,800 | Live Stock. |
| Compagnie d'Assurances Générales contre l'Incendie | T. F. Dobbin, Chief Agent, Montreal | 130,597 | 77,052 | Fire. |
| Germaa American Insurance Company | Wm. Robins, Chief Agent, Toronto | 448,007 | 373,209 | Fire, Hail, Tornado and Sprinkler Leakage. |
| The Germania Life Insurance Company | C. R. G. Johnson, Chief Agent, Montreal | 112,333 | 97,220 | Life. |
| Glens Falls Insurance Company | Wm. H. George, Chief Agent, Toronto | 200,000 | 185,443 | Fire, Automobile, Hail and Tornado. |
| The Globe and Rutgers Fire Insurance Company | J. W. Binnie, Chief Agent, Montreal | 443,680 | 422,426 | Fire, and Explosion (as limited by Company's Charter.) |

*This Company has also $823,000 vested in Canadian Trustees under the Insurance Act.

LIST of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Continued.*

| Name of Company. | Chief Agent to receive Process. | Amount of Deposit with Receiver General. | | Description of Insurance Business for which Licensed. |
|---|---|---|---|---|
| | | Par Value. | Accepted Value. | |
| | | $ | $ | |
| The Globe Indemnity Company of Canada | John Emo, General Manager, Montreal | 136,000 | 119,013 | Accident, Sickness, Burglary, Guarantee and Automobile. |
| The Great West Life Assurance Company | Robert Thomas Riley, Vice-Pres., Winnipeg | 62,550 | 51,570 | Life. |
| The Gresham Life Assurance Society, Limited | Arch. R. Howell, Chief Agent, Montreal | 175,000 | 155,075 | Life. |
| The Guarantee Company of North America | Henry E. Rawlings, Managing Director, Montreal. | 61,500 | 54,958 | Guarantee. |
| The Guardian Accident and Guarantee Company | H. M. Lambert, Managing Director, Montreal. | 152,487 | 122,628 | Accident, Sickness, Guarantee, Burglary and Plate Glass. |
| Guardian Assurance Company, Limited, London, Eng | H. M. Lambert, Chief Agent, Montreal | 1,025,891 | 913,352 | Fire. |
| The Hamilton Fire Insurance Co | R. T. Kelley, Secretary, Hamilton | 60,333 | 53,533 | Fire. |
| Hartford Fire Insurance Company, Hartford, Conn | Peter A. McCallum, Chief Agent, Toronto | 1,126,407 | 964,608 | Fire, Hail, Explosion, Inland Transportation, Cyclone, or Tornado, Sprinkler Leakage and "Insurance against loss or damage to automobiles by accident, burglary or theft." |
| The Hartford Steam Boiler Inspection and Insurance Co | H. N. Roberts, Chief Agent, Toronto | 45,000 | 37,620 | License restricted to guaranteeing the policy contracts of The Boiler Inspection and Insurance Company of Canada. |
| The Home Insurance Company | F. W. Evans, Chief Agent, Montreal | 1,153,733 | 1,007,749 | Fire, Automobile, Tornado, Hail and Sprinkler Leakage. |
| The Hudson Bay Insurance Company | Wm. Mackay, President, Montreal | 65,976 | 55,120 | Fire and Hail. |
| The Imperial Guarantee and Accident Insurance Company of Canada. | E. Willans, Managing Director, Toronto | 161,000 | 146,629 | Guarantee, Accident, Sickness, Automobile, Plate Glass and Insurance of automobiles against fire. |
| The Imperial Life Assurance Company of Canada | Jas. F. Weston, General Manager, Toronto | 245,294 | 227,469 | Life. |
| Imperial Underwriters Corporation of Canada | Lyman Root, President, Toronto | 99,727 | 76,528 | Fire. |
| The Independent Order of Foresters | Elliott G. Stevenson, President, Toronto | 100,000 | 100,000 | Life, Disability and Sickness Insurance as specified in the Constitution and Laws of the Society for sums not exceeding, in addition to the sick and funeral benefits, the sum of $5,000 upon any one life. |
| Insurance Company of North America | Robt. Hampson & Son, Ltd., Chief Agents, Montreal. | 430,080 | 370,095 | Fire, Explosion, Inland Transportation and Automobile, excluding insurance against loss by reason of injury to the person. |

| | | | | |
|---|---|---|---|---|
| The Insurance Company of the State of Pennsylvania | T. L. Armstrong, Chief Agent, Toronto | 146,780 | 125,977 | Fire and Tornado. |
| International Fidelity Insurance Company | Neil Sinclair, Chief Agent, Toronto | 5,000 | 5,000 | Guarantee Insurance, restricted to employees of Singer Sewing Machine Co. |
| The Law Union and Rock Insurance Co., Limited | J. E. E. Dickson, Chief Agent, Montreal | 450,318 | 378,940 | Fire, Accident, Sickness, Burglary and Plate Glass. |
| The Liverpool and London and Globe Insurance Company, Limited. | J. Gardner Thompson, Chief Agent, Montreal | 1,491,017 | 1,217,056 | Fire and Life. |
| The Liverpool-Manitoba Assurance Company | J. Gardner Thompson, Managing Director, Montreal. | 56,000 | 46,550 | Fire. |
| Lloyds Plate Glass Insurance Company of New York | Le Grand Reed, Geo. B. Shaw, Chas. B. McNaught and T. L. Armstrong, Chief Agents, Toronto. | 98,900 | 83,373 | Plate Glass. |
| The London Assurance | W. Kennedy and W. B. Colley, Joint Chief Agents, Montreal. | 331,250 | 285,833 | Fire and Life. |
| The London Guarantee and Accident Co., Limited | Geo. Weir, Chief Agent, Toronto | 614,173 | 495,913 | Fire, Guarantee, Burglary, Accident and Sickness. |
| London and Lancashire Fire Ins. Co., Ltd., Liverpool, Eng. | Alfred Wright, Chief Agent, Toronto | 754,630 | 622,661 | Fire. |
| The London and Lancashire Guarantee and Accident Co. of Canada. | Alexander MacLean, Manager, Toronto | 99,720 | 76,710 | Guarantee, Accident, Sickness, Automobile and Plate Glass. |
| *The London and Lancashire Life and General Assurance Association, Limited. | Alexander Bissett and W. H. R. Emmerson, Chief Agents, Montreal. | 211,000 | 186,036 | Life. |
| The London Mutual Fire Insurance Co. of Canada | Frank D. Williams, Managing Director, Toronto. | 61,500 | 52,402 | Fire. |
| The London Life Insurance Company | J. G. Richter, Manager, London, Ont. | 63,042 | 52,004 | Life. |
| Loyal Protective Insurance Company | William Atkins, Chief Agent, Toronto | 41,000 | 37,103 | Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada. |
| The Manufacturers Life Insurance Company | J. B. McKechnie, General Manager, Toronto. | 208,794 | 177,892 | Life. |
| The Marine Insurance Company, Limited | Reed, Shaw & McNaught, Chief Agents, Toronto. | 112,978 | 105,542 | Fire, Automobile and Inland Transportation. |
| Maryland Casualty Co., Baltimore, Md | F. J. Lightbourn, Chief Agent, Toronto | 289,240 | 249,498 | Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler Fly Wheel and Sprinkler Leakage. |
| The Mercantile Fire Insurance Company | Alfred Wright, Secretary, Toronto | 242,142 | 182,560 | Fire. |
| Merchants Casualty Company | Leo M. Fingard, Vice-President, Winnipeg | 107,222 | 102,318 | Accident (excluding Employers' Liability) and Sickness. |
| The Merchants' and Employers' Guarantee and Accident Co.. | J. G. Dubeau, Managing Director, Montreal. | 46,000 | 40,328 | Accident, Sickness, Automobile and Plate Glass Insurance in the Province of Quebec. |
| **Metropolitan Life Insurance Co., New York | A. G. Brooke Claxton, K.C., Chief Agent, Montreal. | 17,603,512 | 15,436,722 | Life. |
| Millers National Insurance Company | G. H. Williams, Chief Agent, Winnipeg | 50,000 | 50,000 | Fire. |
| The Monarch Life Assurance Company | J. W. W. Stewart, Managing Director, Winnipeg. | 67,180 | 54,745 | Life. |

*This Company has $3,715,000 vested in Canadian Trustees under the Insurance Act.
**This Company has also $7,348,543 vested in Canadian Trustees under the Insurance Act.

LIST of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Continued.*

| Name of Company. | Chief Agent to receive Process. | Amount of Deposit with Receiver General. | | Description of Insurance Business for which Licensed. |
|---|---|---|---|---|
| | | Par Value. | Accepted Value. | |
| | | $ | $ | |
| Moose, The Grand Lodge of the Loyal Order of | Louis F. Heyd, Chief Agent, Toronto | 11,500 | 9,614 | Sickness Insurance among its members. |
| The Mount Royal Assurance Company | J. E. Clement, Manager, Montreal | 69,000 | 58,178 | Fire and Plate Glass. |
| The Mutual Life Assurance Co. of Canada | Geo. Wegenast, Managing Director, Waterloo Ont. | 124,000 | 104,225 | Life. |
| The Mutual Life and Citizens' Assurance Company, Ltd | J. P. Moore, Chief Agent, Montreal | 121,667 | 93,683 | Life. |
| †The Mutual Life Insurance Co. of New York | E. A. Uhl, Chief Agent, Montreal | 3,427,893 | 3,025,393 | Life. |
| National-Ben Franklin Fire Insurance Co. of Pittsburgh, Pa. | R. F. Massie, Chief Agent, Toronto | 190,553 | 166,428 | Fire, and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person. |
| National Fire Insurance Co. of Hartford | C. C. Hall, Chief Agent, Toronto | 633,105 | 558,802 | Fire, Explosion, Inland Transportation, Sprinkler Leakage and Tornado. |
| The National Life Assurance Co. of Canada | A. J. Ralston, Managing Director, Toronto | 55,000 | 47,650 | Life. |
| The National Provincial Plate Glass and General Insurance Co., Limited. | J. H. Ewart, Chief Agent, Toronto | 16,060 | 12,541 | Plate Glass. |
| National Surety Company | Le Grand Reed, Geo. B. Shaw, Chas. B. McNaught and T. L. Armstrong, Joint Chief Agents, Toronto. | 69,000 | 53,751 | Guarantee. |
| National Union Fire Insurance Co. of Pittsburgh, Pa | J. G. Davis, Chief Agent, Toronto | 209,553 | 182,505 | Fire and Tornado. |
| La Nationale, Compagnie anonyme d'Assurances contre l'Incendie et les Explosions. | J. E. Clement, Chief Agent, Montreal | 166,330 | 122,059 | Fire. |
| ††New York Life Insurance Co | Percy V. Raven, Chief Agent, Montreal | 9,385,617 | 8,194,317 | Life. |
| The New York Plate Glass Insurance Co | Geo. W. Pacaud, Chief Agent, Montreal | 35,467 | 28,348 | Plate Glass. |
| Niagara Fire Insurance Company | W. E. Findlay, Chief Agent, Montreal | 190,000 | 183,885 | Fire, Tornado and Automobile (including damage to automobiles in transit by rail). |
| The North American Accident Insurance Company | H. E. Ridout, Assistant Manager, Toronto | 63,867 | 60,303 | Accident, Sickness and Plate Glass. |
| North American Life Assurance Co | L. Goldman, President, Toronto | 61,200 | 50,392 | Life. |
| North British and Mercantile Insurance Co | Randall J. Davidson, Chief Agent, Montreal | 1,421,400 | 1,260,956 | Fire and Life. |
| The North Empire Fire Insurance Company | J. A. Thompson, President, Winnipeg | 66,040 | 53,587 | Fire. |
| The North West Fire Insurance Company | Thomas Bruce, Deputy Manager, Winnipeg | 56,815 | 49,903 | Fire. |
| The Northern Assurance Co., Ltd | G. E. Moberly, Chief Agent, Montreal | 799,560 | 650,953 | Fire. |
| The Northern Life Assurance Company of Canada | T. H. Purdom, President, London, Ont. | 71,327 | 57,571 | Life. |

† This Company has also $5,100,000 vested in Canadian Trustees under the Insurance Act.
†† This Company has also $1,284,683 vested in Canadian Trustees under the Insurance Act.

| | | | | |
|---|---|---|---|---|
| Northwestern National Insurance Company of Milwaukee, Wis. | A. D. Sturrock, Chief Agent, Regina | 183,787 | 149,894 | Fire and Tornado. |
| The Norwich Union Fire Insurance Society, Limited, Norwich, Eng. | John B. Laidlaw, Chief Agent, Toronto | 952,847 | 782,819 | Fire, Accident, Sickness, Plate Glass and Automobile. |
| Norwich Union Life Insurance Society | John B. Laidlaw, Chief Agent, Toronto | 72,780 | 59,656 | Life. |
| The Occidental Fire Insurance Company | C. A. Richardson, Secretary, Winnipeg, Man. | 105,000 | 92,620 | Fire. |
| The Ocean Accident and Guarantee Corporation, Limited | Charles H. Neely, Chief Agent, Toronto | 690,644 | 577,605 | Fire, Accident, Automobile, Burglary, Sickness, Guarantee and Plate Glass. |
| The Ocean Marine Insurance Co., Limited | Robt. Hampson & Son, Limited, Chief Agents, Montreal. | 132,860 | 95,659 | Insuring postal and express packages in transit in Canada. |
| The Pacific Coast Fire Insurance Co | Thomas W. Greer, Managing Director, Vancouver. | 60,100 | 47,949 | Fire. |
| The Palatine Insurance Company, Limited | James McGregor, Chief Agent, Montreal | 276,900 | 253,778 | Fire. |
| Phenix, Compagnie Française du, Paris, France | Thomas Francis Dobbin, Chief Agt., Mont'l. | 83,633 | 49,341 | Fire. |
| ‡Phœnix Assurance Co., Limited | R. MacD. Paterson, and J. B. Paterson, Joint Chief Agents, Montreal. | 1,676,580 | 1,320,447 | Fire and Life. |
| The Phœnix Insurance Co., Hartford, Conn | J. W. Tatley, Chief Agent, Montreal | 478,993 | 417,520 | Fire and Automobile (excluding Insurance against loss by reason of injury to the person). |
| The Protective Association of Canada | Eugene E. Gleason, Secretary, Granby, Que. | 23,000 | 18,049 | Accident and Sickness restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of Incorporation. |
| Providence Washington Insurance Company | Robert Hampson & Son, Limited, Chief Agents, Montreal. | 226,000 | 198,110 | Fire and Automobile. |
| Provident Savings Life Assurance Society of New York | J. S. Lovell, Chief Agent, Toronto | 480,804 | 394,021 | Life. |
| Provincial Insurance Company, Limited | Willis, Faber & Co., of Canada, Limited, Chief Agents, Montreal. | 107,553 | 87,274 | Fire. |
| The Prudential Insurance Co. of America | Wm. White, Chief Agent, Montreal | 5,828,727 | 5,344,418 | Life. |
| Quebec Fire Assurance Co | Colin E. Sword, Chief Agent, Quebec | 228,887 | 188,942 | Fire. |
| Queen Insurance Co. of America | William Mackay, Chief Agent, Montreal | 697,523 | 598,701 | Fire, Inland Transportation and Automobile. |
| Railway Passengers Assurance Company | Frank H. Russell, Chief Agent, Toronto | 258,888 | 193,221 | Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile. |
| The Reliance Mutual Life Assurance Society, London, Eng. | John B. Laidlaw, Chief Agent, Toronto | 109,500 | 86,627 | Life. |
| The Ridgely Protective Association | James E. Scott, Chief Agent, Toronto | 30,000 | 26,315 | Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada. |
| The Royal Exchange Assurance | Arthur Barry, Chief Agent, Montreal | 496,893 | 384,008 | Fire, Accident, Automobile and Sickness. |
| The Royal Guardians | A. T. Patterson, Supreme Secretary, Montreal. | 97,993 | 84,536 | Life and Sickness. |
| The Royal Insurance Co., Limited | William Mackay, Chief Agent, Montreal | 2,961,441 | 2,386,381 | Fire and Life. |
| St. Paul Fire and Marine Insurance Co | C. F. Codere, Chief Agent, Winnipeg, Man. | 441,000 | 390,286 | Fire, Hail, Inland Transportation, Tornado and Automobile. |
| The Saskatchewan Life Insurance Company | T. F. Conrod, Managing Dir. Regina, Sask. | 59,500 | 52,559 | Life. |
| La Sauvegarde Life Insurance Company | G. N. Ducharme, President, Montreal | 58,000 | 47,386 | Life. |

‡This Company has also $1,671,574 vested in Canadian Trustees under the Insurance Act.

LIST of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Concluded.*

| Name of Company | Chief Agent to receive Process. | Amount of Deposit with Receiver General. | | Description of Insurance Business for which Licensed. |
|---|---|---|---|---|
| | | Par Value. | Accepted Value. | |
| | | $ | $ | |
| The Scottish Union and National Insurance Co. | Esinhart and Evans, Chief Agents, Montreal. | 445,644 | 379,131 | Fire, Automobile, Tornado and Sprinkler Leakage. |
| The Security Life Insurance Company of Canada | Jesse O. McCarthy, President, Toronto | 64,661 | 51,336 | Life. |
| The Sovereign Life Assurance Co. of Canada | H. J. Meiklejohn, Managing Director, Winnipeg. | 60,000 | 59,400 | Life. |
| Springfield Fire and Marine Insurance Co. | Joseph Murphy, Chief Agent, Toronto | 507,000 | 437,012 | Fire, Tornado and Sprinkler Leakage |
| †The Standard Life Assurance Co. | D. M. McGoun, Chief Agent, Montreal | 5,932,646 | 5,192,862 | Life. |
| The Star Assurance Society | Alf. W. Briggs, Chief Agent, Toronto | 194,180 | 145,713 | Life. |
| ••The State Life Insurance Co., Indianapolis, Ind | W. H. Hunter, Chief Agent, Toronto | 307,000 | 277,883 | Life. |
| The Stuyvesant Insurance Company | Godfrey C. White, Chief Agent, Montreal | 104,000 | 89,760 | Fire. |
| The Subsidiary High Court of the Ancient Order of Foresters | W. Williams, Permanent Secretary, Toronto. | 59,813 | 53,448 | Life and Sickness. |
| Sun Insurance Office, London, Eng. | Lyman Root, Chief Agent, Toronto | 595,097 | 491,092 | Fire. |
| The Sun Life Assurance Co. of Canada | T. B. Macaulay, President, Montreal | 64,000 | 57,637 | Life. |
| The Travelers Indemnity Company, Hartford, Conn. | Frank F. Parkins, Chief Agent, Montreal | 186,500 | 158,083 | Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile. |
| *The Travelers Insurance Co., Hartford, Conn. | Frank F. Parkins, Chief Agent, Montreal | 879,190 | 740,409 | Life and Accident. |
| The Travellers Life Assurance Company of Canada | George P. Graham, President, Montreal | 60,000 | 50,892 | Life. |
| L'Union Compagnie d'Assurances contre l'Incendie, Paris, France. | Louis Maurice Ferrand, Chief Agent, Montreal. | 274,204 | 185,552 | Fire. |
| Union Assurance Society, Limited | T. L. Morrisey, Chief Agent, Montreal | 564,567 | 462,115 | Fire and Inland Transportation. |
| Union Mutual Life Insurance Co. | Henri E. Morin, Chief Agent, Montreal | 1,977,235 | 1,724,916 | Life. |
| United Commercial Travelers of America, The order of | F. J. C. Cox, Chief Agent, Winnipeg | 30,000 | 26,915 | Accident Insurance on the assessment plan among its members. |
| The United States Fidelity and Guaranty Co., Baltimore, Md. | Sidney W. Band, Chief Agent, Toronto | 297,000 | 257,353 | Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler. |
| United States Life Insurance Co., in the City of New York. | Lewis A. Stewart, Chief Agent, Toronto | 354,073 | 288,253 | Life. |
| Westchester Fire Insurance Company | J. W. Tatley, Chief Agent, Montreal | 210,393 | 200,453 | Fire and Hail. |
| The Western Assurance Co. | W. B. Meikle, General Manager, Toronto | 79,220 | 72,281 | Fire, Inland Transportation, Lightning, Explosion and Tornado. |
| The Yorkshire Insurance Co., Limited | P. M. Wickham, Chief Agent, Montreal | 557,137 | 482,269 | Fire, Live Stock, Accident, Sickness and Plate Glass. |

†This Company has also $2,478,812 vested in Canadian Trustees under the Insurance Act.
••This Company has also $54,270 vested in Canadian Trustees under the Insurance Act.
*This Company has also $3,300,000 vested in Canadian Trustees under the Insurance Act.

Note,—

The Nova Scotia Fire Insurance Company has reinsured all its outstanding risks with the Home Insurance Company of New York. Its deposit has been released with the exception of $5,000 par value which has been retained to provide for unsettled claims.

The Rimouski Fire Insurance Company is in liquidation and Theodore Meunier of Montreal has been appointed liquidator. The deposit of the company is still in the hands of the Receiver General.

The Central Canada Manufacturers Mutual Fire Insurance Company has given notice that all its outstanding policies have been cancelled in accordance with the statutory conditions of the policy, or replaced with other underwriters, and its deposit has been released with the exception of $10,000 which has been retained to provide for unsettled claims.

The International Casualty Company has retired from business in Canada and its deposit has been released with the exception of $2,000 par value which has been retained to provide for unsettled claims. Its Employers' Liability business has been reinsured in the Canada Accident Assurance Company and its Accident and Sickness policies have been cancelled and the unearned portion of the premiums returned to the insured.

The Anglo-American Fire Insurance Company is in liquidation, Mr. G. T. Clarkson, Toronto, having been appointed liquidator. The liquidator has entered into an agreement with the Western Assurance Company, Toronto, whereby all the outstanding Canadian policies and unpaid losses and claims for unearned premiums thereon as at Feb. 19, 1916, have been assumed by the Western Assurance Co. The deposit of the company, with the exception of $7,727.35 par value, has been released.

The Germania Fire Insurance Company, by a reinsurance agreement dated Nov. 30, 1915, reinsured its Canadian business in the Western Assurance Co., Toronto. The deposit of the company is still in the hands of the Receiver General but the company has given notice, as required by the Insurance Act, of its intention to apply for its release.

The Factories Insurance Company, by a reinsurance agreement dated Dec. 22, 1916, reinsured its business in the Western Assurance Co., Toronto. The deposit of the company, to the accepted value of $51,537,is still in the hands of the Receiver General but the company has given notice, as required by the Insurance Act, of its intention to apply for its release.

THE following Fraternal Benefit Societies are registered under Section 114 of The Insurance Act, 1910, and are permitted to transact the business of Life Insurance in Canada.

| Name of Company. | Chief Agent to receive Process. |
|---|---|
| *The Canadian Order of the Woodmen of the World ($15,000 Municipal Securities accepted at $12,683, deposited from Sick and Funeral Fund) | Clair Jarvis, Head Clerk, London, Ont. |
| The Commercial Travellers' Mutual Benefit Society | R. Ivens, Secretary, Toronto. |
| *The Grand Council of the Catholic Mutual Benefit Association of Canada ($10,000 Province of Nova Scotia debentures accepted at $10,000, deposited from Sick Benefit Fund) | John J. Behan, Grand Secretary, Kingston, Ont. |

*This society is also authorized to transact the business of Sickness Insurance.

THE following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 102 of "The Insurance Act, 1910," to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

| Name of Company. | Chief Agent to receive Process. | Amount of Deposit with Receiver General. | | Description of Insurance Business transacted. |
|---|---|---|---|---|
| | | Par Value. | Accepted Value. | |
| | | $ | $ | |
| The Connecticut Mutual Life Insurance Co., Hartford, Conn. | F. W. Evans, General Agent, Montreal | 113,140 | 98,961 | Life. |
| The Edinburgh Life Assurance Co | David Thorburn Symons, Chief Agent, Toronto. | 68,667 | 58,157 | Life. |
| The Life Association of Scotland | Charles M. Holt, Attorney, Montreal | 175,930 | 138,357 | Life. |
| National Life Insurance Company of the U.S. of America | Alfred Powis, Chief Agent, Hamilton | 60,000 | 52,250 | Life. |
| Northwestern Mutual Life Insurance Company | R. H. Angus, Attorney, Montreal | 100,000 | 100,000 | Life. |
| Phœnix Mutual Life Insurance Company, Hartford | C. R. G. Johnson, Chief Agent, Montreal | 130,280 | 116,758 | Life. |
| The Scottish Amicable Life Assurance Society | Charles J. Fleet, Attorney, Montreal | 75,000 | 62,850 | Life. |
| The Scottish Provident Institution | John H. Dunlop, Chief Agent, Montreal | 75,000 | 66,500 | Life. |

# STATEMENTS

OF

# INSURANCE COMPANIES

## TRANSACTING FIRE INSURANCE

AND OF

## INSURANCE COMPANIES TRANSACTING ONE OR MORE CLASSES OF INSURANCE IN ADDITION TO FIRE INSURANCE.

## LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1910, TO TRANSACT IN CANADA THE BUSINESS OF FIRE INSURANCE DURING THE YEAR ENDED DECEMBER 31, 1916.

The Acadia Fire Insurance Company.
Ætna Insurance Company.
Alliance Assurance Company (Limited).
American Central Insurance Company.
The American Insurance Company.
American Lloyds, Underwriters at.
Atlas Assurance Company (Limited).
Beaver Fire Insurance Company.
British America Assurance Company.
British Colonial Fire Insurance Company.
The British Dominions General Insurance Company (Limited).
The British Northwestern Fire Insurance Company.
Caledonian Insurance Company.
The California Insurance Company.
The Canada Accident Assurance Company.
The Canada National Fire Insurance Company.
The Canadian Fire Insurance Company.
Canadian Lumbermen's Insurance Exchange.
Commercial Union Assurance Company (Limited).
The Connecticut Fire Insurance Company.
The Continental Insurance Company.
The Dominion Fire Insurance Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Employers' Liability Assurance Corporation (Limited).
The Equitable Fire and Marine Insurance Company.
Factories Insurance Company.
Fidelity-Phenix Fire Insurance Company of New York.
Fireman's Fund Insurance Company.
Firemen's Insurance Company of Newark, New Jersey.
General Accident Fire and Life Assurance Corporation (Limited).
Compagnie d'Assurances Générales contre l'Incendie.
German American Insurance Company.
Glens Falls Insurance Company.
The Globe and Rutgers Fire Insurance Company.
Guardian Assurance Company (Limited).
The Hamilton Fire Insurance Company.
Hartford Fire Insurance Company.
The Home Insurance Company.
The Hudson Bay Insurance Company.
Imperial Underwriters Corporation of Canada.
Insurance Company of North America.

The Insurance Company of the State of Pennsylvania.
The Law Union and Rock Insurance Company (Limited).
The Liverpool and London and Globe Insurance Company (Limited).
The Liverpool-Manitoba Assurance Company.
The London Guarantee and Accident Company (Limited).
London and Lancashire Fire Insurance Company (Limited).
The London Assurance.
The London Mutual Fire Insurance Company of Canada.
The Marine Insurance Company (Limited).
The Mercantile Fire Insurance Company.
Millers National Insurance Company.
The Mount Royal Assurance Company.
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.
National Fire Insurance Company of Hartford.
National Union Fire Insurance Company of Pittsburgh, Pa.
La Nationale Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.
Niagara Fire Insurance Company.
North British and Mercantile Insurance Company.
The North Empire Fire Insurance Company.
The North West Fire Insurance Company.
The Northern Assurance Company (Limited).
Northwestern National Insurance Company of Milwaukee, Wis.
The Norwich Union Fire Insurance Society (Limited).
The Occidental Fire Insurance Company.
The Ocean Accident and Guarantee Corporation (Limited).
The Pacific Coast Fire Insurance Company.
The Palatine Insurance Company (Limited).
Phenix Compagnie Française, du.
Phœnix Assurance Company (Limited).
The Phœnix Insurance Company, Hartford, Conn.
Providence Washington Insurance Company.
Provincial Insurance Company (Limited).
Quebec Fire Assurance Company.
Queen Insurance Company of America.
The Royal Exchange Assurance.
The Royal Insurance Company (Limited).
St. Paul Fire and Marine Insurance Company.
The Scottish Union and National Insurance Company.
Springfield Fire and Marine Insurance Company.
The Stuyvesant Insurance Company.
Sun Insurance Office, London, England.
L'Union Compagnie d'Assurances contre l'Incendie, Paris, France.
Union Assurance Society (Limited).
Westchester Fire Insurance Company.
The Western Assurance Company.
The Yorkshire Insurance Company (Limited).

## LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1910, TO TRANSACT IN CANADA IN ADDITION TO FIRE INSURANCE ONE OR MORE CLASSES OF INSURANCE (EXCEPT LIFE INSURANCE) DURING THE YEAR ENDED DECEMBER 31, 1916.

The Acadia Fire Insurance Company.
Ætna Insurance Company.
Alliance Assurance Company (Limited).
American Central Insurance Company.
American Lloyds, Underwriters at.
British America Assurance Company.
The British Dominions General Insurance Company (Limited).
The Canada Accident Assurance Company.
The Connecticut Fire Insurance Company.
The Continental Insurance Company.
The Dominion Fire Insurance Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Employers' Liability Assurance Corporation (Limited).
Fidelity-Phenix Fire Insurance Company of New York.
Fireman's Fund Insurance Company.
German American Insurance Company.
Glens Falls Insurance Company.
The Globe and Rutgers Fire Insurance Company.
Hartford Fire Insurance Company.
The Home Insurance Company.
The Hudson Bay Insurance Company.
The Insurance Company of North America.
The Insurance Company of the State of Pennsylvania.
The Law Union and Rock Insurance Company (Limited).
The London Guarantee and Accident Company (Limited).
The Marine Insurance Company (Limited).
The Mount Royal Assurance Company.
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.
National Fire Insurance Company of Hartford.
National Union Fire Insurance Company of Pittsburgh, Pa.
Niagara Fire Insurance Company.
Northwestern National Insurance Company of Milwaukee, Wis.
The Norwich Union Fire Insurance Society (Limited).
The Ocean Accident and Guarantee Corporation (Limited).
Providence Washington Insurance Company.
Queen Insurance Company of America.
The Royal Exchange Assurance.
St. Paul Fire and Marine Insurance Company.

The Scottish Union and National Insurance Company.
Springfield Fire and Marine Insurance Company.
Union Assurance Society (Limited).
Westchester Fire Insurance Company.
The Western Assurance Company.
The Yorkshire Insurance Company (Limited).

# THE ACADIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—C. C. BLACKADAR.

Vice-President—A. E. JONES.

Secretary—R. K. ELLIOT.

Principal Office—Halifax, N.S.

(Incorporated by an Act of the Legislative Assembly of Nova Scotia, March 31, 1862; amended March 31, 1863, April 18, 1870, April 30, 1873, April 17, 1879, May 3, 1887, and April 7, 1905. The above Acts were consolidated by chapter 173 of the statutes of Nova Scotia, 1906; amended by chapter 142 of the statutes of 1907. In 1911 an Act of the Legislature of Nova Scotia was passed (1 Geo. V., Cap. 102), authorizing the appropriation out of the rest or accumulated profits of the company of one hundred thousand dollars to be applied to the payment of the amount unpaid upon capital stock. In 1912 an Act of the Legislature of Nova Scotia was passed (2 Geo. V., chap. 182), amending chapter 173 of statutes of Nova Scotia, 1906, as to the investment powers of the company and extending its powers as to the classes of business it may undertake. In 1914 an Act of the Legislature of Nova Scotia was passed (4 Geo. V., Chap. 172), amendiag chapter 173 of the Statutes of Nova Scotia, 1906. On April 1, 1916 the power of the company was extended to include hail insurance under the provisions of section 81 of the Insurance Act, 1910. Dominion license issued July 31, 1905. Previous to that date the company's business was confined to the province of Nova Scotia.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 400,000 00 |

*(For list of Shareholders, see Appendix.)*

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate held by the company | | $ 16,894 00 |
| Amount secured by way of loans on real estate by bond or mortgage, first liens | | 18,000 00 |
| Book value of bonds and debs *(For details, see Schedule A)* | | 99,007 50 |
| Book value of stocks *(For details, see Schedule B)* | | 418,937 31 |
| Cash at head office, $828·56; Montreal branch, $4,713·08 | | 5,541 64 |
| Cash in banks and loan company, viz.:— | | |
| Royal Bank of Canada, Halifax (current account) | $ 4,004 70 | |
| Eastern Canada Savings and Loan Co. (deposit receipt) | 5,000 00 | |
| Total cash in banks and loan company | | 9,004 70 |
| Total ledger assets | | $ 567,385 15 |

## OTHER ASSETS.

| | |
|---|---|
| Market value of bonds, debentures and stocks over book value | 46,427 79 |
| Agents' balances and premiums uncollected | 23,053 89 |
| Amount due for reinsurance losses | 39,849 93 |
| Maps and plans | 2,560 00 |
| Total assets | $ 679,216 76 |

## THE ACADIA FIRE—*Continued.*

### LIABILITIES.

(1) *Liabilities in Canada.*

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ | 2,489 77 |
| Reserve of unearned premiums, fire, $107,049.59; carried out at 80 p.c. | | 85,639 67 |
| Dividends declared, but not yet due | | 12,000 00 |
| Held in trust for reinsurers | | 43,156 15 |
| Amount due Phœnix Ass. Co., Ltd., of London, Eng. | | 37,934 47 |
| Total liabilities in Canada | $ | 181,220 06 |

(2) *Liabilities in other Countries.*

| | | |
|---|---|---|
| Reserve of unearned premiums, fire, $1,297.04; carried out at 80 p.c. | $ | 1,037 63 |
| Total liabilities in other countries | $ | 1,037 63 |
| Total liabilities in all countries, except capital stock | $ | 182,257 69 |
| Excess of assets over liabilities | $ | 496,959 07 |
| Capital stock paid in cash | | 400,000 00 |
| Surplus over liabilities and paid up capital | $ | 96,959 00 |

### INCOME.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Hail. |
| | In Canada. | In other Countries. | In Canada. |
| | $ cts. | $ cts. | $ cts. |
| Gross cash received | 225,380 35 | 3,300 24 | 39,186 12 |
| Less reinsurance | 82,390 46 | 727 99 | 24,422 43 |
| " return premiums | 32,022 24 | | 6,739 66 |
| Total deduction | 114,412 70 | | 31,162 09 |
| Net cash received | 110,967 65 | 2,572 25 | 8,024 03 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business in all countries | $ | 121,563 93 |
| Cash received for interest on investments | | 30,502 89 |
| Cash received for rents | | 730 96 |
| Income received from all other sources | | 754 89 |
| Total income | $ | 153,552 67 |

## The Acadia Fire—*Continued.*

### EXPENDITURE.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Hail. |
| | In Canada. | In other Countries. | In Canada. |
| | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years.. | 5,845 08 | | |
| Less reinsurances | 768 26 | | |
| Net payment for said claims | 5,076 82 | | |
| Paid for claims occurring during the year | 119,228 44 | 1,204 76 | 70,411 22 |
| Less reinsurances | 40,351 15 | 284 09 | 19,633 20 |
| Net payment for said claims | 78,877 29 | | |
| Total net payment for claims | 83,954 11 | 920 67 | 50,778 02 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business in all countries | $ | 135,652 80 |
| Dividends paid stockholders | | 24,000 00 |
| Commission and brokerage | | 11,127 04 |
| Taxes | | 5,500 53 |
| Salaries, fees and travelling expenses: Salaries—head office, $9,602.69; general and special agents, $5,169.24; fees—directors, $5,000; auditors, $316.66; travelling expenses—officials, $1,504.89 | | 21,593 48 |
| Miscellaneous expenditure, viz.: Advertising, $242.72; fire departments, patrol and salvage corps assessments, etc., $13.74; inspections and surveys, $44.25; legal expenses, $45; maps and plans, $1,147.35; postage, telegrams, telephones and express, $1,425.61; printing and stationery, $2,505.94; rents, $985.30; underwriters' boards, associations, etc., $1,025.06 | | 7,434 97 |
| Total expenditure | $ | 205,308 82 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31, 1915 | $ | 538,585 68 |
| Amount of cash income as above | | 153,552 67 |
| Total | $ | 692,138 35 |
| Amount of expenditure as above | $ 205,308 82 | |
| Amount written off ledger assets | 535 00 | |
| Total | | 205,843 82 |
| Balance, net ledger assets ($567,385.15, less $81,090.62 held in trust for reinsurance companies, December 31, 1916) | $ | 486,294 53 |

### STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | | |
|---|---|---|
| Amount of reinsurance premiums in unlicensed companies (fire and hail) | $ | 98,224 42 |
| Amount of commission thereon (fire and hail) | | 25,759 70 |
| Amount of losses recovered from said companies (fire and hail) | | 91,182 96 |
| Reserve of unearned premiums on all fire risks reinsured in unlicensed companies, $32,923.40; carried out at 80 per cent | | 25,338 70 |
| Amount of losses due and recoverable from such companies (fire and hail) | | 34,533 85 |
| Amount of cash or other securities held as security for recovery of fire losses | | 43,156 15 |

## THE ACADIA FIRE—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Fire. | | | | | |
|---|---|---|---|---|---|---|
| | IN CANADA. | | IN OTHER COUNTRIES. | | TOTAL IN ALL COUNTRIES. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915. | 23,744,789 | 305,748 62 | 264,450 | 2,830 43 | 24,009,239 | 308,579 05 |
| Taken in 1916, new and renewed | 17,437,231 | 226,910 62 | 270,000 | 3,300 24 | 17,707 231 | 230,210 86 |
| Totals | 41,182,020 | 532,659 24 | 534,450 | 6,130 67 | 41,716,470 | 538,789 91 |
| Less ceased | 17,088,396 | 223,561 19 | 287,950 | 3,119 52 | 17,376,346 | 226,680 71 |
| Gross in force at end of 1916. | 24,093,624 | 309,098 05 | 246,500 | 3,011 15 | 24,340,124 | 312,109 20 |
| Less reinsured | 7,872,598 | 93,408 76 | 30,910 | 417 06 | 7,903,508 | 93,825 82 |
| Net in force at end of 1916 | 16,221,026 | 215,689 29 | 215,590 | 2,594 09 | 16,436,616 | 218,283 38 |

| Risks and Premiums. | Hail. | |
|---|---|---|
| | IN CANADA | |
| | Amount. | Premiums. |
| | $ cts. | $ cts. |
| Gross policies taken in 1916, new and renewed | 539,292 50 | 32,446 46 |
| Less ceased | 539,292 50 | 32,446 46 |

SCHEDULE A.

Bonds and debentures owned by the company, viz.:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *On deposit with Receiver General.* | | | |
| Dom. of Can. War Loan, 1925, 5 p.c. | $ 25,000 00 | $ 24,500 00 | $ 24,750 00 |
| *Cities—* | | | |
| Halifax, 1917, 4½ p.c. | 17,000 00 | 18,631 40 | 17,000 00 |
| Halifax, 1918, 4½ p.c. | 1,000 00 | 1,096 20 | 990 00 |
| Halifax, Perm. Stock, 5 p.c. | 30,000 00 | 30,500 00 | 30,000 00 |
| *Towns—* | | | |
| Bridgewater, N.S., 1932, 4 p.c. | 2,000 00 | 1,835 00 | 1,700 00 |
| Dartmouth, N.S., 1926, 4 p.c. | 6,000 00 | 5,930 00 | 5,400 00 |
| Total on deposit with Receiver General | $ 81,000 00 | $ 82,512 60 | $ 79,840 00 |
| *Held by the Company.* | | | |
| Dom. of Canada War Loan, 1925, 5 p.c. | 2,000 00 | 1,917 50 | 1,980 00 |
| City of Halifax, 1918, 4½ p.c | 2,000 00 | 2,192 40 | 1,980 00 |
| City of Halifax School, 1917, 4½ p.c. | 1,000 00 | 1,020 00 | 1,000 00 |
| C. P. R. Note Certificates, 1924, 6 p.c. | 2,000 00 | 2,000 00 | 2,060 00 |
| Nova Scotia Steel and Coal Co., 1st mtge., 1959, 5 p.c. | 4,500 00 | 4,365 00 | 4,005 00 |
| Mortgage Corporation of Nova Scotia, 1919, 5½ p.c. | 5,000 00 | 5,000 00 | 5,000 00 |
| Total par, book and market values | $ 97,500 00 | $ 99,007 50 | $ 95,865 00 |

## The Acadia Fire—*Concluded.*

Schedule B.

Stocks owned and held by the company, viz.:—

| | Par value. | Book value. | Market value |
|---|---|---|---|
| Halifax Fire Ins. Co., 133 shares | $ 5,320 00 | $ 5,320 00 | $ 5,213 60 |
| Dartmouth Development Co., 70 shares | 700 00 | 552 50 | 700 00 |
| C. P. Railway, 100 shares | 10,000 00 | 22,100 00 | 16,600 00 |
| Bank of British North America, 30 shares | 7,300 00 | 10,147 00 | 8,030 00 |
| Bank of Montreal, 30 shares | 3,000 00 | 6,741 75 | 6,900 00 |
| Bank of Nova Scotia, 182 shares | 18,200 00 | 48,382 25 | 46,592 00 |
| Canadian Bank of Commerce, 429 shares | 42,900 00 | 57,405 68 | 79,365 00 |
| Dominion Bank, 18 shares | 1,800 60 | 4,140 00 | 3,744 00 |
| Molsons Bank, 25 shares | 2,500 00 | 5,059 00 | 4,775 00 |
| Royal Bank, 1,399 shares | 139,900 00 | 259,098 13 | 296,588 00 |
| Total par, book and market values | $ 231,620 00 | $ 418,937 31 | $ 468,507 60 |

# ÆTNA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—WM. B. CLARK.

Secretary—E. J. SLOAN.

Principal Office—Hartford, Conn.

Chief Agent in Canada—A. M. M. KIRKPATRICK.

Head Office in Canada—Toronto.

(Incorporated June 5, 1819. Commenced business in Canada, 1821.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $5,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*) | | $ 412,853 33 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in Molsons Bank, Toronto | | 79,190 20 |
| Interest due | | 6,496 04 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($707.94 on business prior to Oct. 1, 1916) | $ 52,690 12 | |
| Automobile (including Fire Risk) | 1,303 09 | |
| Tornado | 166 01 | |
| Total | | 54,159 22 |
| Total assets in Canada | | $ 552,698 79 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 12,972 44 | |
| Net amount of fire claims, unadjusted ($500 accrued in previous years) | 25,446 30 | |
| Net amount of automobile (including Fire Risk) claims, unadjusted | 809 00 | |
| Total net amount of unsettled claims | | $ 39,227 74 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 251,937 53 | |
| Automobile (including Fire Risk) | 7,496 13 | |
| Tornado | 1,578 36 | |
| Total, $261,012.02; carried out at 80 per cent | | 208,809 61 |
| Taxes due and accrued (estimated) | | 2,500 00 |
| Total liabilities in Canada | | $ 250,537 35 |

## ÆTNA—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Automobile (including Fire Risk). | Tornado. |
| | $ cts. | $ cts. | $ cts |
| Gross cash received | 387,938 63 | 18,910 84 | 1,593 70 |
| Less reinsurance | 3,880 18 | | |
| Less return premiums | 47,878 29 | 3,302 96 | 376 65 |
| Total deduction | 51,758 47 | | |
| Net cash received | 336,180 16 | 15,607 88 | 1,217 05 |

| | |
|---|---|
| Net cash received for all classes of business | $ 353,005 09 |
| Cash received for interest on investments | 21,156 90 |
| Total income in Canada | $ 374,161 99 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Automobile (including Fire Risk). | Tornado. |
| | $ cts | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 27,768 49 | | |
| Less reinsurance | 740 06 | | |
| Net payment for said claims | 27,028 43 | 371 50 | |
| Paid for claims occurring during the year | 128,144 46 | 3,201 98 | 57 88 |
| Less savings and salvage | 15 44 | 95 15 | |
| Less reinsurance | 193 52 | | |
| Total deduction | 208 96 | | |
| Net payment for said claims | 127,935 50 | 3,106 83 | |
| Total net payment for claims | 154,963 93 | 3,478 33 | 57 88 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 158,500 14 |
| Commission and brokerage: Fire, $76,769.11; Other, $3,703.88 | 80,472 99 |
| Taxes | 21,330 93 |
| Salaries, fees and travelling expenses, Fire.—Salaries: head Office officials, $900; general and special agents, $8,699.92; travelling expenses, officials and agents, $4,152.49 | 13,752 41 |
| Miscellaneous expenditure, Fire, viz.:—Advertising, $447.52; legal expenses, $161.72; maps and plans, $1,252.38; postage, telegrams, telephones and express, $1,689.42; underwriters' boards, associations, etc., $3,543.46; bad debts, $285.89; sundries, $234.80 | 7,615 19 |
| Miscellaneous expenditure, Other, viz.:—Postage, telegrams, telephones and express, $64.20; underwriters' boards, associations, etc., $45.06 | 109 26 |
| Total expenditure in Canada | $ 281,780 92 |

## ÆTNA—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | Automobile (including Fire Risk). | | Tornado. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 42,171,730 | 495,307 23 | 741,964 | 18,106 17 | 327,956 | 1,584 97 |
| Taken in 1916, new and renewed | 35,158,368 | 399,094 45 | 910,508 | 19,021 78 | 367,975 | 1,731 47 |
| Totals | 77,330,098 | 894,401 68 | 1,652,472 | 37,127 95 | 695,931 | 3,316 44 |
| Less ceased | 32,159,501 | 386,979 16 | 918,866 | 22,135 69 | 101,850 | 480 10 |
| Gross in force at end of 1916 | 45,170,597 | 507,422 52 | 733,606 | 14,992 26 | 594,081 | 2,836 34 |
| Less reinsured | 645,886 | 4,930 75 | | | | |
| Net in force at end of 1916 | 44,524,711 | 502,491 77 | 733,606 | 14,992 26 | 594,081 | 2,836 34 |

### SCHEDULE A.

| Bonds and debentures on deposit with Receiver General, viz.:— | Par value. | Market value. |
|---|---|---|
| *Governments—* | | |
| Province of Manitoba, 1947, 4 p.c. | $ 5,000 00 | $ 4,100 00 |
| " Manitoba, 1948, 4 p.c. | 10,000 00 | 8,200 00 |
| " Ontario, 1925 (or after 1918 on 1 mo's notice), 4½ p.c. | 50,000 00 | 48,500 00 |
| *Cities—* | | |
| Calgary, 1933, 5 p.c. | 25,000 00 | 23,250 00 |
| Hamilton (T. H. and B. Ry. Co.), 1920, 4 p.c. | 46,000 00 | 44,620 00 |
| Hamilton, 1932, 4 p.c. | 25,000 00 | 22,250 00 |
| Montreal Corp. Stock, 4 p.c. | 6,000 00 | 4,740 00 |
| Montreal, 1942, 4 p.c. | 50,000 00 | 43,000 00 |
| Ottawa, 1935, 4½ p.c. | 25,000 00 | 23,750 00 |
| Toronto, 1920, 4 p.c. | 10,000 00 | 9,800 00 |
| Toronto, 1948, 4 p.c. | 24,333 33 | 20,683 33 |
| Westmount, 1938, 3½ p.c. | 50,000 00 | 40,000 00 |
| *Railway—* | | |
| C. N. Ry., Winnipeg Terminal (g'teed by Prov. of Man.) 1939, 4 p.c. | 50,000 00 | 41,000 00 |
| *Miscellaneous—* | | |
| Can. Perm. Mtge. Corp., 1925, 4½ p.c. | 25,000 00 | 25,000 00 |
| Montreal Harbour, 1917, 4 p.c. | 4,000 00 | 3,960 00 |
| Toronto Mtge. Co., 1921, 5 p.c. | 50,000 00 | 50,000 00 |
| Total on deposit with Receiver General | $ 455,333 33 | $ 412,853 33 |

### GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

#### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 627,207 93 |
| Cash on hand, in trust companies and in banks | 2,417,398 41 |
| Agents' balances | 2,456,597 99 |
| Book value of bonds and stocks | 20,654,238 59 |
| Bills receivable | 3,244 72 |
| Total ledger assets | $26,158,687 64 |

## ÆTNA—*Concluded.*

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | $ 156,645 80 |
| Market value of bonds and stocks over book value | 676,668 88 |
| Due for: reinsurance, $54,329 99; and salvages, $75,719 43, on paid losses | 130,049 42 |
| Gross assets | $27,122,051 74 |
| Deduct assets not admitted | 415,504 72 |
| Total admitted assets | $26,706,547 02 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid losses | $ 1,672,915 68 |
| Total unearned premiums | 11,058,297 30 |
| Amount reclaimable on perpetual fire insurance policies | 107,009 51 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 5,000 00 |
| Federal, state and other taxes due or accrued (estimated | 350,000 00 |
| Contingent commissions or other charges due or accrued | 10,000 00 |
| Total liabilities (except capital stock) | $13,203,222 49 |
| Capital stock paid in cash | 5,000 000 00 |
| Surplus over liabilities and capital | 8,503,324 53 |
| Total liabilities | $26,706,547 02 |

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $13,507,237 66 |
| Deposit premiums received on perpetual risks | 3,359 86 |
| Interest and dividends | 980,575 67 |
| Rents | 25,300 00 |
| Agents' balances previously charged off | 807 45 |
| Gross profit on sale or maturity of bonds and stocks | 85,525 23 |
| Conscience money | 1,310 00 |
| Total income | $14,604,115 87 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for losses | $ 6,874,812 11 |
| Expenses of adjustment and settlement of losses | 87,087 57 |
| Cash dividends paid stockholders | 1,000,000 00 |
| Commission or brokerage | 2,598,989 72 |
| Deposit premiums returned | 3,188 81 |
| Salaries, $235,279 54; and expenses, $182,934 64, of special and general agents | 418,214 18 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 541,736 20 |
| Rents | 55,253 68 |
| Taxes on real estate | 12,083 00 |
| Underwriters' boards and tariff associations | 139,151 80 |
| Fire department, patrol and salvage corps assessments, fees and expenses | 70,062 79 |
| Inspections and surveys | 64,666 67 |
| State taxes on premiums, Insurance Department licenses and fees | 275,990 91 |
| All other licenses, fees and taxes | 350,028 43 |
| Agents' balances charged off | 18,684 20 |
| Gross loss on sale or maturity of bonds | 31,984 10 |
| All other expenditure | 323,003 92 |
| Total expenditure | $12,864,938 09 |

### RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of policies written or renewed during the year—Fire | $1,372,888,496 00 |
| Premiums thereon | 14,363,561 02 |
| Amount of policies terminated—Fire | 1,178,968,654 00 |
| Premiums thereon | 12,954,318 93 |
| Net amount in force at the end of the year—Fire | 1,874,945,329 00 |
| Premiums thereon | 20,037,604 68 |
| Net amount in force at end of year—Marine and Inland | $ 70,580,234 00 |
| Premiums thereon | 1,215,977 73 |
| Perpetual risks in force at end of the year—Fire | $ 5,273,428 00 |
| Deposits thereon | 118,899 46 |

## ALLIANCE ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—Rt. Hon. Lord ROTHSCHILD.

General Manager—O. MORGAN OWEN.

Principal Office—Bartholomew Lane, London, England.

Chief Agent in Canada—THOS. D. BELFIELD.

Head Office in Canada—39 St. Sacrement St., Montreal.

(Established August 4, 1824. Commenced business in Canada, March 1, 1892.)

### CAPITAL.

| | | |
|---|---|---|
| Amount of capital authorized and subscribed | £5,450,000 | $26,523,333 33 |
| Amount paid thereon in cash | 1,000,000 | 4,866,666 67 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| Bonds on deposit with Receiver General:— | Par value. | Market value. | |
|---|---|---|---|
| Province of British Columbia stock, 1941, 3 p.c. | $ 109,500 00 | $ 74,460 00 | |
| Grand Trunk Pacific Railway, 1st mortgage sterling, (guaranteed by Dominion of Canada), 1962, 3 p.c. | 257,933 33 | 162,498 00 | |
| Total on deposit with Receiver General | $ 367,433 33 | $ 236,958 00 | |
| Carried out at market value | | | $ 236,958 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash at head office in Canada | 5,862 07 |
| Cash in Bank of Montreal | 13,741 83 |
| Agents' balances and premiums uncollected ($571.52 on business prior to Oct. 1, 1916) | 25,703 47 |
| Office furniture and plans | 5,000 00 |
| Total assets in Canada | $ 287,265 37 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ 14,460 15 | |
| " " resisted in suit (accrued in previous years) | 302 00 | |
| Total net amount of unsettled claims | | $ 14,762 15 |
| Reserve of unearned premiums, $191,078.31; carried out at 80 per cent | | 152,862 65 |
| Taxes due and accrued | | 10,217 98 |
| Total liabilities in Canada | | $ 177,842 78 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 273,753 74 | |
| Deduct reinsurances, $1,253.70; return premiums, $26,250.47 | 27,504 17 | |
| Net cash received for premiums | | $ 246,249 57 |
| Total income in Canada | | $ 246,249 57 |

## ALLIANCE—*Concluded.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| *Fire Risks.* | | |
| Net amount paid for claims occurring in previous years | $ 5,776 42 | |
| Amount paid for claims occurring during the year | $ 117,264 94 | |
| Deduct savings and salvage, $272.50; reinsurances, $8,009.71 | 8,282 21 | |
| Net amount paid for said claims | $ 108,982 73 | |
| Total net amount paid for claims | | $ 114,759 15 |
| Commission or brokerage, fire | | 47,340 84 |
| Taxes: fire, $8,853.31; other, $41.60 | | 8,894 91 |
| Salaries, fees and travelling expenses: fire, Salaries, head office, $13,747.45; auditors, $300; travelling expenses: officials, $644.25; agents, $67.90 | | 14,759 60 |
| Salaries, other: head office | | 250 00 |
| Miscellaneous expenditure, viz.: fire: Advertising, $10; furniture and fixtures, $38.28; legal expenses, $100; maps and plans, $1,033.41; postage, telegrams, telephones and express, $927.65; printing and stationery, $1,458.92; rents, $2,967.76; underwriters' boards, associations, etc., $2,355.29; war stamps, $136.58; rates and taxes on premises, $89.24; general office expenses, $601.16 | | 9,718 29 |
| Miscellaneous expenditure, other: Printing and stationery, $451.90; general office expenses, $1.70 | | 453 60 |
| Total expenditure in Canada | | $ 196,176 39 |

### RISKS AND PREMIUMS IN CANADA.

| *Fire Risks.* | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at December 31, 1915 | $ 38,381,558 | $ 363,002 91 |
| Policies taken during the year, new and renewed | 28,042,379 | 274,546 28 |
| Total | $ 66,423,937 | $ 637,549 19 |
| Deduct terminated | 25,955,476 | 257,241 89 |
| Gross in force at end of year | 40,468,461 | $ 380,307 30 |
| Deduct reinsured | 395,300 | 3,877 61 |
| Net in force at December 31, 1916 | $ 40,073,161 | $ 376,429 69 |

(*For General Business Statement, see Appendix.*)

## AMERICAN CENTRAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Vice-President and Secretary—B. G. CHAPMAN, JR.

Principal Office—St. Louis, Mo.

Chief Agent in Canada—W. P. FESS.

Head Office in Canada—Winnipeg.

(Incorporated February, 1853. Dominion license issued December 17, 1912.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*) | $ 167,686 26 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Union Bank of Canada, Winnipeg | 24,582 61 |
| Interest accrued | 3,224 28 |
| Agents' balances and premiums uncollected, fire ($139.98 was on business issued prior to Oct. 1, 1916) | 44,865 28 |
| Total assets in Canada | $ 240,358 43 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 5,954 65 | |
| Net amount of fire claims, unadjusted | 1,000 00 | |
| Net amount of hail claims, unadjusted | 206 82 | |
| Total net amount of unsettled claims | | $ 7,161 47 |
| Reserve of uncarned premiums, viz.:— | | |
| Fire | $ 52,720 30 | |
| Tornado | 1,167 76 | |
| Total, $53,888.06; carried out at 80 per cent | | 43,110 45 |
| Taxes due and accrued | | 2,000 00 |
| Due Commercial Union Assurance Company, Limited, London | | 14,760 93 |
| Total liabilities in Canada | | $ 67,032 85 |

## AMERICAN CENTRAL—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Hail. | Tornado. | |
| | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 177,768 18 | 18,401 41 | 1,408 05 | |
| Less reinsurance | 71,344 29 | 337 50 | | |
| Less return premiums | 30,165 74 | 246 00 | 73 19 | |
| Total deduction | 101,510 03 | 583 50 | | |
| Net cash received | 76,258 15 | 17,817 91 | 1,334 86 | |
| Net cash received for premiums for all classes of business | | | | $ 95,410 92 |
| Cash received for interest on investments | | | | 8,412 89 |
| Total income in Canada | | | | $ 103,823 81 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Hail. | Tornado. | |
| | $ cts. | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 8,215 59 | | | |
| Less reinsurance | 3,203 27 | | | |
| Net payment for said claims | 5,012 32 | | | |
| Paid for claims occurring during the year | 93,853 82 | 50,095 35 | 1,388 72 | |
| Less savings and salvage | 15 47 | | | |
| Less reinsurance | 47,830 00 | 149 65 | | |
| Total deduction | 47,845 47 | | | |
| Net payment for said claims | 46,008 35 | | | |
| Total net payment for claims | 51,020 67 | 49,945 70 | 1,388 72 | |
| Total net payments for claims for all classes of business | | | | $ 102,355 09 |
| Commission and brokerage | | | | 16,530 20 |
| Taxes | | | | 4,029 80 |
| Salaries, fees and travelling expenses: Fire: salaries, general and special agents, $2,856.23; travelling expenses, agents, $1,419 | | | | 4,275 23 |
| Miscellaneous expenditure: Fire, viz.: Advertising, $74.29; furniture and fixtures, $33.24; inspections and surveys, $668.37; legal expenses, $45.36; maps and plans, $680.16; postage, telegrams, telephones and express, $728.46; printing and stationery, $221.11; rents, $22.75; underwriters' boards, associations, etc., $149.20; agency balance charged off, $52.13; premium on bond, $5; agency sundries, $20.83 | | | | 2,700 90 |
| Total expenditure in Canada | | | | $ 129,891 22 |

## American Central—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | Hail. | | Tornado. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915. | 24,931,629 | 244,850 80 | ..... | ..... | 179,296 | 911 66 |
| Taken in 1916, new and renewed | 22,726,001 | 189,390 15 | 332,729 | 18,401 41 | 437,425 | 1,408 05 |
| Totals | 47,657,630 | 434,240 95 | ..... | ..... | 616,721 | 2,319 71 |
| Less ceased | 24,523,840 | 230,697 81 | 332,729 | 18,401 41 | 152,731 | 682 16 |
| Gross in force at end of 1916. | 23,133,790 | 203,543 14 | ..... | ..... | 463,990 | 1,637 55 |
| Less reinsured | 12,167,100 | 108,310 81 | ..... | ..... | ..... | ..... |
| Net in force at end of 1916. | 10,966,690 | 95,232 33 | ..... | ..... | 463,990 | 1,637 55 |

Summary of net in force at end of 1916, Amount, $11,430,680; Premiums, $96,869.88.

### Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| Province of Alberta, 1924, 4½ p. c. | $ 15,000 00 | $ 14,250 00 |
| *Cities—* | | |
| Brandon, 1942, 4½ p.c. | 25,000 00 | 21,500 00 |
| Calgary, 1933, 5 p.c. | 15,000 00 | 13,950 00 |
| Fort William, 1937, 4½ p.c. | 24,820 00 | 21,593 40 |
| Fort William, 1934, 5 p.c. | 11,000 00 | 10,340 00 |
| Toronto, 1949, 4 p.c. | 26,766 67 | 22,751 66 |
| Victoria, 1937, 4 p.c. | 30,660 00 | 25,141 20 |
| Winnipeg, 1928, 4 p. c. | 10,000 00 | 9,000 00 |
| *Towns—* | | |
| Selkirk, Man., 1945, 5 p.c. | 500 00 | 425 00 |
| Selkirk, Man., 1958, 5 p. c. | 3,000 00 | 2,490 00 |
| Selkirk, Man., 1959, 5 p.c. | 1,500 00 | 1,245 00 |
| *Miscellaneous—* | | |
| Can. Perm. Mtge. Corp., 1918, 4½ p.c. | 5,000 00 | 5,000 00 |
| Can. Perm. Mtge. Corp., 1919, 4½ p.c. | 20,000 00 | 20,000 00 |
| Total on deposit with Receiver General | $ 188,246 67 | $ 167,686 26 |

## General Business Statement for the Year Ending December 31, 1916.

### LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate | $ 25,000 00 |
| Loans on bonds, stocks, etc. | 79,500 00 |
| Book value of bonds and stocks | 3,238,618 19 |
| Cash on hand, in trust companies and in banks | 579,538 62 |
| Agents' balances | 446,387 91 |
| Other ledger assets | 200,000 00 |
| Total ledger assets | $ 4,569,044 72 |

## AMERICAN CENTRAL—*Concluded.*

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | $ 40,479 21 |
| Reinsurance recoverable on paid losses | 13,145 00 |
| Gross assets | $ 4,622,668 93 |
| Deduct assets not admitted | 479,835 00 |
| Total admitted assets | $ 4,142,833 93 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 251,754 24 |
| Total unearned premiums | 1,819,024 51 |
| Dividends, due and unpaid | 920 98 |
| Salaries, rents, expenses, bills, accounts, etc., due and accrued | 3,398 63 |
| Federal, state and other taxes dues or accrued (estimated) | 35,000 00 |
| Total liabilities, excluding capital stock | $ 2,110,098 36 |
| Capital stock paid up in cash | 1,000,000 00 |
| Surplus over all liabilities, including capital stock | 1,032,735 57 |
| Total liabilities | $ 4,142,833 93 |

### INCOME.

| | |
|---|---|
| Total premium income | $ 2,097,283 64 |
| Interest and dividends | 152,598 84 |
| Gross profit on sale or maturity of bonds and stocks | 10,430 14 |
| From agents' balances previously charged off | 1,531 23 |
| Total income | $ 2,261,843 85 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 1,262,134 73 |
| Expenses of adjustment and settlement of claims | 25,729 71 |
| Paid stockholders for interest or dividends | 29,992 50 |
| Commissions or brokerage | 456,813 15 |
| Allowances to local agencies for miscellaneous agency expenses | 5,801 42 |
| Salaries, $83,399.45, and expenses, $37,994.09, of special and general agents | 126,393 54 |
| Salaries fees and all other charges of officers, directors, trustees and home office employees | 60,799 16 |
| Rents | 11,651 88 |
| Underwriters' boards and tariff associations | 18,266 75 |
| Fire department, patrol and salvage corps assessments, etc | 3,266 54 |
| Inspections and surveys | 16,839 89 |
| State taxes on premiums, Insurance Department licenses and fees | 47,792 98 |
| All other licenses, fees and taxes | 19,102 87 |
| Agents' balances charged off | 2,909 53 |
| Gross loss on sale or maturity of bonds and stocks | 346,590 97 |
| Gross decrease, by adjustment, in book value of bonds | 7,416 45 |
| All other disbursements | 48,621 90 |
| Total disbursements | $ 2,490,123 77 |

### RISKS AND PREMIUMS.

FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $551,626,505 00 |
| Premiums thereon | 5,581,677 71 |
| Amount of policies terminated during the year | 530,775,726 00 |
| Premiums thereon | 5,576,176 53 |
| Net amount in force at December 31, 1916 | 349,023,823 00 |
| Premiums theron | 3,396,535 94 |

## THE AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—P. L. HOADLEY.

Secretary—FREDERICK HOADLEY.

Principal Office—Newark, N.J.

Chief Agent in Canada—C. S. RILEY.

Head Office in Canada—Winnipeg.

(Incorporated February 20, 1846. Dominion license issued June 23, 1912.)

### CAPITAL.

| | |
|---|---|
| Amount of joint capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz:—

| | Par value. | Market value. | |
|---|---|---|---|
| City of Toronto, 1948, 4 p.c. | $ 73,000 00 | $ 62,050 00 | |
| Carried out at market value | | | $ 62,050 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Interest accrued | 1,460 00 |
| Agents' balances and premiums uncollected ($1,386.61 on business prior to Oct. 1, 1916) | 6,500 37 |
| Total assets in Canada | $ 70,010 37 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, unadjusted | $ 351 00 |
| Reserve of unearned premiums $31,610.36; carried out at 80 per cent | 25,288 29 |
| Taxes due and accrued | 600 00 |
| Total liabilities in Canada | $ 26,239 29 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 52,851 59 | |
| Deduct reinsurances, $439.74; return premiums, $5,418.49 | 5,858 23 | |
| Net cash received for said premiums | | $ 46,993 36 |
| Received for interest on investments | | 2,920 00 |
| Total income in Canada | | $ 49,913 36 |

## THE AMERICAN INSURANCE—*Continued.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 3,815 28 | |
| Amount paid for claims occurring during the year | $ 5,936 99 | |
| Deduct reinsurances | 6 96 | |
| Net amount paid for said claims | $ 5,930 03 | |
| Total net amount paid for claims | | $ 9,745 31 |
| Paid for commission or brokerage | | 13,511 32 |
| Taxes | | 1,884 52 |
| Miscellaneous expenditure: Printing and stationery, $168.65; underwriters' boards, tariff associations, etc., $452.73 | | 621 38 |
| Total expenditure in Canada | | $ 25,762 53 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at December 31, 1915 | $ 5,356,544 | $ 74,735 10 |
| Taken during the year, new and renewed | 3,372,197 | 50,257 21 |
| Total | $ 8,728,741 | $ 124,992 31 |
| Deduct terminated | 4,245,839 | 59,197 64 |
| Gross in force at end of year | $ 4,482,902 | $ 65,794 67 |
| Deduct reinsured | 122,300 | 1,310 95 |
| Net in force at December 31, 1916 | $ 4,360,602 | $ 64,483 72 |

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 474,731 80 |
| Mortgage loans on real estate, first liens | 1,898,031 00 |
| Book value of bonds and stocks | 7,563,448 40 |
| Cash on hand, in banks and in trust companies | 406,495 50 |
| Agents' balances and bills receivable | 1,191,515 58 |
| Total ledger assets | $11,534,223 28 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 95,742 14 |
| Reinsurance recoverable on paid losses | 4,477 68 |
| Gross assets | $11,634,443 10 |
| Deduct assets not admitted | 349,219 93 |
| Total admitted assets | $11,285,223 17 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 365,454 33 |
| Total unearned premiums | 5,469,080 11 |
| Dividends, due and unpaid | 90,114 00 |
| Salaries, rents, expenses, bills, etc., due or accrued (estimated) | 5,000 00 |
| Federal, state and other taxes due or accrued (estimated) | 70,000 00 |
| Contingent commissions, or other charges due or accrued | 5,000 00 |
| Special reserve fund | 300,000 00 |
| Funds held under reinsurance treaties | 5,479 09 |
| Income tax on salaries, withheld at source | 174 90 |
| Commissions on farm premiums (payable when notes become due) | 23,493 28 |
| Total liabilities, except capital stock | $ 6,333,795 71 |
| Capital paid up in cash | 1,000,000 00 |
| Surplus over all liabilities, including capital stock | 3,951,427 46 |
| Total liabilities | $11,285,223 17 |

## THE AMERICAN INSURANCE—*Concluded.*

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 4,713,480 30 |
| Interest and dividends | 424,927 23 |
| Rents | 27,268 40 |
| Agents' balances previously charged off | 184 20 |
| Income tax on salaries, withheld at source | 302 95 |
| Total income | $ 5,166,163 08 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 2,268,566 09 |
| Expenses of adjustment and settlement of losses | 76,154 53 |
| Interest or dividends to stockholders | 320,000 00 |
| Interest or dividends to policyholders | 49 00 |
| Commissions or brokerage | 1,079,620 66 |
| Salaries, $89,733.35; and expenses, $65,216.13, of special and general agents | 154,949 48 |
| Salaries, fees and all other charges of officers, directors, trustees home and department office employees | 224,877 37 |
| Rents | 24,903 92 |
| Underwriters' boards and tariff associations | 31,186 23 |
| Fire department, patrol and salvage corps assessments, fees, taxes and expenses | 30,750 04 |
| Inspections and surveys | 42,231 14 |
| Taxes on real estate | 10,582 65 |
| State taxes on premiums, Insurance Department licenses and fees | 105,290 22 |
| All other licenses, fees and taxes | 39,574 96 |
| Agents' balances charged off | 3,381 47 |
| Decrease in liabilities during the year on account of reinsurance treaties | 792 56 |
| Gross decrease by adjustment in book value of bonds | 16,439 06 |
| All other disbursements | 115,253 99 |
| Total disbursements | $ 4,544,603 37 |

### RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $641,686,772 00 |
| Premiums thereon | 6,375,687 75 |
| Amount of policies terminated during the year | 586,196,892 00 |
| Premiums thereon | 5,815,699 27 |
| Net amount in force at December 31, 1916 | 1,030,552,937 00 |
| Premiums thereon | 10,175,873 22 |

## UNDERWRITERS AT AMERICAN LLOYDS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Secretary—EDWARD E. HALL.

Attorneys—EDWARD E. HALL and CHARLES A. TROWBRIDGE.

Principal Office—New York.

Chief Agent in Canada—J. E. CLEMENT.

Head Office in Canada—Montreal.

(Formed April 28, 1890. Dominion license issued November 30, 1910.)

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds and debentures on deposit with Receiver General, viz.:— | | | |
| Commonwealth of Massachusetts, 1935, 3½ p.c. | $ 30,000 00 | $ 28,800 00 | |
| State of New York, 1960, 4 p.c. | 25,000 00 | 26,500 00 | |
| City of Toronto, 1948, 4 p.c. | 21,900 00 | 18,615 00 | |
| Total on deposit with Receiver General | $ 76,900 00 | $ 73,915 00 | |
| Carried out at market value | | | $ 73,915 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Interest accrued | | 1,463 00 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire | $ 4,643 64 | |
| Sprinkler Leakage | 1,029 18 | |
| Total | | 5,672 82 |
| Total assets in Canada | | $ 81,050 82 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 77,065 22 | |
| Net amount of sprinkler leakage claims, unadjusted | 2,558 29 | |
| Total net amount of unsettled claims | | $ 79,623 51 |
| Total reserve of unearned premiums, viz.:— | | |
| Fire | $ 14,167 16 | |
| Sprinkler Leakage | 16,140 26 | |
| Total, $30,307.42, carried out at 80 per cent | | 24,245 94 |
| Taxes due and accrued | | 500 00 |
| Total liabilities in Canada | | $ 104,369 45 |

## American Lloyds—*Concluded.*

### INCOME IN CANADA.

| Premiums | Class of Business. | |
|---|---|---|
| | Fire. | Sprinkler Leakage. |
| | $ cts. | $ cts. |
| Gross cash received | 26,224 17 | 16,691 54 |
| Less return premiums | 3,683 75 | 2,888 71 |
| Net cash received | 22,540 42 | 13,802 83 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 36,343 25 |
| Cash received for interest on investments | 2,926 00 |
| Total income in Canada | $ 39,269 25 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | |
|---|---|---|
| | Fire. | Sprinkler Leakage. |
| | $ cts. | $ cts. |
| Net payment for claims occurring in previous years | 352 31 | 436 56 |
| Paid for claims occurring during the year | 4,810 13 | 7,513 51 |
| Total net payment for claims | 5,162 44 | 7,950 07 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 13,112 51 |
| Commission and brokerage: fire, $12,720.14; other, $4,831.00 | 17,551 14 |
| Taxes: fire, $585.92; other, $359.12 | 945 04 |
| Total expenditure in Canada | $ 31,608 69 |

### SUMMARY OF RISKS AND PREMIUMS IN CANADA

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | | Sprinkler Leakage. | | |
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 170 | 4,954,104 | 18,535 66 | 294 | 2,885,483 | 24,656 98 |
| Taken in 1916: New | 171 | 3,454,183 | 12,018 91 | 72 | 788,500 | 7,735 81 |
| " Renewed | 168 | 4,983,735 | 18,616 86 | 187 | 1,347,423 | 9,366 33 |
| Totals | 509 | 13,392,022 | 49,171 43 | 553 | 5,061,406 | 41,759 12 |
| Less ceased | 241 | 6,261,700 | 20,674 85 | 238 | 1,930,923 | 13,865 93 |
| Gross in force at end of 1916 | 268 | 7,130,322 | 28,496 58 | 315 | 3,130,483 | 27,893 19 |
| Less reinsured | | 50,750 | 264 75 | | 21,500 | 114 06 |
| Net in force at end of 1916 | 268 | 7,079,572 | 28,231 83 | 315 | 3,108,983 | 27,779 13 |

Summary of net in force at end of 1916. No. 583; Amount, $10,188,555; Premiums, $56,010.96.

(*For General Business Statement, see Appendix*).

# ATLAS ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—HERBERT BROOKS.

Gen. Man. and Sec.—SAMUEL J. PIPKIN.

Principal Office—London, Eng.

Chief Agent in Canada—M. C. HINSHAW.

Principal Office in Canada—Montreal.

(Established in 1808. Commenced business in Canada, March 7, 1887.)

## CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock authorized and subscribed | £ 2 200,000 | $10,706,666 67 |
| Amount paid thereon in cash | 264,000 | 1,284,800 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*) | | $ 432,047 99 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office | | 108 45 |
| Cash in banks, viz.:— | | |
| Bank of British North America, Montreal | $ 17,924 71 | |
| Union Bank of Canada, Winnipeg | 9,495 15 | |
| Total cash in banks | | 27,419 86 |
| Interest accrued | | 5,081 06 |
| Agents' balances and premiums uncollected ($10,349.42 on business prior to Oct. 1, 1916) | | 50,728 56 |
| Office furniture and plans | | 5,000 00 |
| Total assets in Canada | | $ 520,385 92 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ 15,022 86 | |
| Net amount of claims, resisted, in suit | 5,000 00 | |
| Total net amount of unsettled claims ($5,300 accrued in previous years) | | 20,022 86 |
| Reserve of unearned premiums, $396,995.39; carried out at 80 per cent | | 317,596 31 |
| Taxes due and accrued | | 5,000 00 |
| Total liabilities in Canada | | $ 342,619 17 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 575,447 33 | |
| Deduct reinsurances, $9,355.10; return premiums, $70,984.39 | 80,339 49 | |
| Net cash received for premiums | | $ 495,107 84 |
| Received for interest on securities (paid direct to head office) | | 19,884 25 |
| Total income in Canada | | $ 514,992 09 |

## ATLAS—*Concluded.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 22,291 01 | |
| Amount paid for claims occurring during the year | $ 317,064 56 | |
| Deduct reinsurances | 1,384 84 | |
| Net amount paid for said claims | $ 315,679 72 | |
| Total net amount paid for claims | | $ 337,970 73 |
| Commission or brokerage | | 93,394 84 |
| Paid for:—Salaries, head office officials, $29,831.43; auditors' fees, $550; travelling expenses, $2,455.47 | | 32,836 90 |
| Taxes | | 16,836 98 |
| Miscellaneous expenditure, viz.: Advertising, $1,133.39; rent, $5,675.67; maps and plans, $1,669.30; postage, express, telephones and telegrams, $1,275.42; underwriters' association and tariff charges, $5,040.07; stationery and printing, $2,084.09; legal fees; $20; fire departments, patrol and salvage corps assessments, etc., $175.92; furniture and fixtures, $280.75; other charges, $4,321.40 | | 21,676 01 |
| Total expenditure in Canada | | $ 502,715 46 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | $ 67,900,614 | $ 817,876 95 |
| Taken during the year, new and renewed | 49,077,491 | 577,681 06 |
| Total | $116,978,105 | $1,395,558 01 |
| Deduct terminated | 47,602,863 | 596,263 89 |
| Gross in force at end of year | $ 69,375,242 | $ 799,294 12 |
| Deduct reinsured | 1,210,255 | 14,090 69 |
| Net in force at December 31, 1916 | $ 68,164,987 | $ 785,203 43 |

### SCHEDULE A.

Bonds and debs. on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Canada inscribed stock, 1909/1934, 3½ p.c. | $ 184,933 33 | $ 149,796 00 |
| Canada reg'd stock, 1930/1950, 3½ p.c. | 24,333 33 | 18,736 67 |
| Canada bonds, 1919, 3¾ p.c. | 4,866 67 | 4,769 33 |
| Prov. of Saskatchewan, 1923, 4 p.c. | 48,666 67 | 45,260 00 |
| Newfoundland Govt. inscribed stock, 1913/1938, 4 p.c. | 48,666 67 | 39,420 00 |
| Victorian Govt. inscribed stock, 1919, 4 p.c. | 58,400 00 | 55,480 00 |
| *Cities*— | | |
| Toronto, 1921, 4 p.c. | 9,733 33 | 9,441 33 |
| Toronto, 1936, 4 p.c. | 38,933 33 | 34,261 33 |
| *Railways*— | | |
| Grand Trunk Pacific Ry. 1st Mtge. Alta Lines (guaranteed by Prov. of Alberta), 1939, 4 p.c. | 24,333 34 | 19,223 33 |
| Grand Trunk Pacific Ry. 1st Mtge. (guaranteed by Dominion of Canada), 1962, 3 p.c. | 48,666 67 | 30,660 00 |
| *Miscellaneous* | | |
| Canada Perm. Mtge Corp., 1919, 4½ p.c. | 25,000 00 | 25,000 00 |
| Total on deposit with Receiver General | $ 516,533 34 | $ 432,047 99 |

*(For General Business Statement, see Appendix)*

# BEAVER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—W. J. CHRISTIE.

Vice-Presidents—G. W. ALLAN and A. GOUZÉE.

Manager and Secretary—A. DEJARDIN.

Principal Office—Winnipeg.

(Incorporated May 16, 1913, by an Act of the Parliament of Canada, 3-4 George V, chap. 68. Dominion license issued December 6, 1913.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed | 300,500 00 |
| Amount paid in cash | 150,250 00 |
| Amount of premium on capital stock paid in by stockholders | 15,025 00 |

(*For List of Shareholders, see Appendix.*)

## ASSETS.

| | | |
|---|---|---|
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | $ | 66,048 65 |
| Book value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*) | | 125,400 96 |
| Cash in Union Bank of Canada, Winnipeg | | 38,451 16 |
| Total ledger assets | $ | 229,900 77 |
| Market value of bonds and debentures over book value | | 547 43 |

## OTHER ASSETS.

| | | |
|---|---|---|
| Interest due, $2,261.27; accrued, $3,552.55 | | 5,813 82 |
| Agents' balances and premiums uncollected | | 7,633 00 |
| Plans, $1,155.29; furniture and fixtures, $585.91 | | 1,741 20 |
| Gross assets | $ | 245,636 22 |
| Deduct assets not admitted | | 10,490 99 |
| Net assets | $ | 235,145 23 |

## LIABILITIES.

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ | 1,065 00 |
| Reserve of unearned premiums, $36,869.92; carried out at 80 per cent | | 29,495 94 |
| Reinsurance premiums, due | | 9,908 84 |
| Due and accrued for auditors' fees | | 150 00 |
| Taxes due and accrued | | 438 56 |
| Total liabilities | $ | 41,058 34 |
| Surplus of assets over liabilities | $ | 194,086 89 |
| Capital stock paid in cash | | 150,250 00 |
| Surplus over liabilities and capital | $ | 43,836 89 |

## INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 80,994 87 | |
| Deduct reinsurances, $48,136.25; return premiums, $5,020.21 | 53,156 46 | |
| Net cash received for premiums | | $ 27,838 41 |
| Cash received for interest on investments | | 12,797 18 |
| Total | | $ 40,635 59 |
| Received for calls on capital | | 15,025 00 |
| Total income | | $ 55,660 59 |

## BEAVER FIRE—*Concluded.*

### EXPENDITURE.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 873 26 | |
| Amount paid for claims occurring during the year | $ 11,053 50 | |
| Deduct reinsurance | 3,276 06 | |
| Net amount paid for said claims | $ 7,777 44 | |
| Total net amount paid for claims | | $ 8,650 70 |
| Dividends paid during the year | | 7,287 10 |
| Commission or brokerage | | −3,010 69 |
| Salaries, H. O. officials | | 3,005 92 |
| Taxes | | 1,935 26 |
| Miscellaneous expenditure, viz.: office furniture and fixtures, $43.90; maps and plans, $180.20; postage, telegrams, telephones, express, printing and stationery, $1,073.96; rents, $1,020; underwriters' boards, tariff assoc., etc., $252.03; sundries, $93.84 | | 2,663 93 |
| Total expenditure | | $ 20,532 22 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1915 | $ 194,772 40 |
| Amount of cash income | 55,660 59 |
| Total | $ 250,432 99 |
| Amount of cash expenditure | 20,532 22 |
| Balance, net ledger assets, at December 31, 1916 | $ 229,900 77 |

### RISKS AND PREMIUMS.

| | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross policies in force at December 31, 1915 | 3,679 | $ 6,871,938 | $ 119,109 37 |
| Taken during the year, new and renewed | 2,026 | 5,180,548 | 81,559 53 |
| Total | 5,705 | $ 12,052,486 | $ 200,668 90 |
| Deduct terminated | 637 | 2,959,387 | 42,228 38 |
| Gross in force at end of year | 5,068 | $ 9,093,099 | $ 158,440 52 |
| Deduct reinsured | | 5,459,547 | 84,283 99 |
| Net in force at Decemher 31, 1916 | 5,068 | $ 3,633,552 | $ 74,156 53 |

### SCHEDULE A.

Bonds and debentures owned, viz.:—

| *On deposit with Receiver General.* | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Cities—* | | | |
| Brandon (Street Railway), 1952, 4½ p.c. | $ 10,000 00 | $ 8,064 00 | $ 8,400 00 |
| Lethbridge, 1943, 5 p.c. | 5,353 33 | 4,784 27 | 4,657 40 |
| Medicine Hat, 1942, 5 p.c. | 10,000 00 | 8,948 00 | 8,800 00 |
| Prince Albert, 1943, 5 p.c. | 15,000 00 | 13,411 50 | 12,900 00 |
| *Towns—* | | | |
| Swift Current, 1943, 5 p.c. | 15,000 00 | 12,624 00 | 12,600 00 |
| Weyburn, 1953, 5½ p.c. | 10,000 00 | 8,902 00 | 9,200 00 |
| Total on deposit with Receiver General. | $ 65,353 33 | $ 56,733 77 | $ 56,557 40 |
| *Held by Company* | | | |
| Canada War Loan, 1925, 5 p.c. | 25,000 00 | 24,214 00 | 24,750 00 |
| Canada War Loan, 1931, 5 p.c. | 25,000 00 | 24,375 00 | 24,750 00 |
| Anglo-French External Loan, 1920, 5 p.c. | 10,000 00 | 9,587 20 | 9,400 00 |
| Bellegarde Rural Telephone Co., 1930, 8 p.c. | 10,500 00 | 10,490 99 | 10,490 99 |
| Total par, book and market values | $ 135,853 33 | $ 125,400 96 | $ 125,948 39 |

# BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—W. R. BROCK.

Vice-President and General Manager—W. B. MEIKLE.

Secretary—E. F. Garrow.

Principal Office—18, 20 and 22 Front St. East, Toronto.

(Incorporated February 13, 1833, by an Act of the Legislature of the late Province of Upper Canada; amended in 1869 by 32-33 Vic., Chap. 67, and in 1875 by 35 Vic., Chap. 98, and in 1874 by 37, Vic., Chap. 86. In 1882 the Acts were amended and consolidated by 45 Vic., Chap. 99, amended in 1893 by 56 Vic., Chap. 75, and in 1901 by 1 Edward VII, Chap. 90, and in 1904 by 4 Edward VII, Chap. 51, and in 1906 by 6 Edward VII, Chap. 64, and in 1907 by 6-7 Edward VII, Chap. 65. On May 16, 1913, the power of the company was extended to include hail insurance under the provisions of Section 81 of the Insurance Act, 1910. Commenced business in Canada June 19, 1835.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 3,000,000 00 |
| Amount subscribed | 1,400,000 00 |
| Amount of common stock paid up in cash | 849,029 79 |
| Amount of preferred stock paid up in cash | 550,000 00 |
| Amount of premium on capital paid in by stockholders since organization in 1833 | 212,500 00 |

(*For List of Shareholders, see Appendix.*)

## ASSETS.

| | | |
|---|---|---|
| Value of real estate held by the Company, viz.:— | | |
| Company premises, corner Front and Scott streets, Toronto | | $ 236,086 14 |
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | | 4,200 00 |
| Book value of bonds and debs. (*For details, see Schedule A*) | | 1,459,264 87 |
| Book value of stocks (*For details, see Schedule B*) | | 138,287 80 |
| Cash at head office | | 802 43 |
| Cash in banks, viz.:— | | |
| Canadian Bank of Commerce, London, Eng | $ 26,472 07 | |
| Canadian Bank of Commerce, New York | $ 306,974 00 | |
| Less overdraft Canadian Bank of Commerce, Toronto | 172,994 65 | |
| Canadian Bank of Commerce, (net) | 133,979 35 | |
| Corn Exchange National Bank, Chicago | 12,454 56 | |
| United States Mortgage and Trust Co., New York | 75,403 07 | |
| Total cash in banks and trust Co | | 248,309 05 |
| Total ledger assets | | $ 2,086,950 29 |
| Market value of bonds, debentures and stocks over book value | | 8,336 93 |

## OTHER ASSETS.

| | |
|---|---|
| Interest accrued | 26,556 03 |
| Rents due | 335 00 |
| Agents' balances and premiums uncollected ($7,912.42 on business written prior to Oct. 1, 1916) | 621,603 52 |
| Bills receivable overdue | 238 72 |
| Due for reinsurance losses | 14,647 38 |
| Plans | 6,958 38 |
| Total assets | $ 2,765,626 25 |

## BRITISH AMERICA—*Continued.*

### LIABILITIES.

(1) *Liabilities in Canada.*

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted ($10,131 accrued prior to 1916) | $ 103,574 69 | |
| Net amount of inland and ocean claims, unadjusted | 15,507 00 | |
| Total net amount of unsettled claims | | $ 119,381 69 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 629,586 16 | |
| Inland Navigation | 9,357 07 | |
| Marine (Ocean) | 23,700 12 | |
| Total, $662,643.35; carried out at 80 per cent | | 530,114 68 |
| Dividends declared and due, but unpaid | | 5,957 10 |
| Taxes due and accrued | | 16,787 71 |
| Reinsurance premiums due | | 93,962 03 |
| Other liabilities | | 271 78 |
| Total liabilities in Canada | | $ 766,474 99 |

(2) *Liabilities in Other Countries.*

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 211,609 59 | |
| Net amount of fire claims, resisted, in suit | 8,378 00 | |
| Total net amount of unsettled fire claims ($21,235.28 accrued prior to 1916) | $ 219,987 59 | |
| Net amount of inland and ocean claims, unadjusted | 119,739 67 | |
| Total net amount of unsettled claims | | $ 339,727 26 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 1,092,650 12 | |
| Inland Navigation | 12,501 56 | |
| Marine (Ocean) | 18,524 53 | |
| Total, $1,123,676.21; carried out at 80 per cent | | 898,940 97 |
| Taxes due and accrued | | 14,878 73 |
| Due and accrued for salaries, rent, etc | | 4,500 00 |
| Reinsurance premiums due | | 6,485 47 |
| Total liabilities in other countries | | $ 1,264,532 43 |
| Total liabilities (excluding capital stock) in all countries | | $ 2,031,007 42 |
| Excess of assets over liabilities | | $ 734,618 83 |
| Capital stock paid in cash | | 1,399,029 79 |

### INCOME.

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | | Marine and Inland. | | Hail. |
| | In Canada. | In other Countries. | In Canada. | In other Countries. | In Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 989,406 36 | 2,129,738 08 | 144,960 04 | 96,010 10 | 132,957 72 |
| Less reinsurance | 164,312 95 | 535,743 76 | ..... | 18,286 57 | 31,637 63 |
| Less return premiums | 145,974 86 | 323,853 25 | 267 12 | 2,217 04 | 1,440 90 |
| Total deduction | 310,287 81 | 859,597 01 | ..... | 20,503 61 | 33,078 53 |
| Net cash received | 679,118 55 | 1,270,141 07 | 144,692 92 | 75,506 49 | 99,879 19 |

| | |
|---|---|
| Net cash received for premiums for all classes of business in all countries | $ 2,269,338 22 |
| Cash received for interest on investments | 69,723 47 |
| Cash received for rents | 5,536 65 |
| Profit on sale of securities | 1,212 08 |
| Total income | $ 2,345,810 42 |

## British America—*Continued.*

### EXPENDITURE.

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | | Marine and Inland. | | Hail. |
| | In Canada. | In other Countries. | In Canada. | In other Countries. | In Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 30,139 58 | 103,164 25 | 40,337 01 | 4,931 89 | |
| Less savings and salvage | | 2,096 65 | 2 28 | 37 26 | |
| Less reinsurance | 8,449 04 | 19,976 74 | | 2,149 27 | |
| Total deduction | | 22,073 39 | | 2,186 53 | |
| Net payment for said claims | 21,690 54 | 81,090 86 | 40,334 73 | 2,745 36 | |
| Paid for claims occurring during the year | 379,056 08 | 974,214 09 | 88,348 22 | 105,326 99 | 137,766 27 |
| Less savings and salvage | | 3,889 31 | 6,910 90 | 48 36 | |
| Less reinsurance | 92,787 51 | 232,332 50 | | 6,019 25 | 16,071 94 |
| Total deduction | | 236,221 81 | | 6,067 61 | |
| Net payment for said claims | 286,268 57 | 737,992 28 | 81,437 32 | 99,259 38 | |
| Total net payment for claims | 307,959 11 | 819,083 14 | 121,772 05 | 102,004 74 | 121,694 33 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 1,472,513 37 |
| Dividends paid stockholders | 38,500 00 |
| Commission and brokerage | 507,473 62 |
| Taxes | 65,997 91 |
| Salaries, fees and travelling expenses:—Salaries: Head Office, $65,929.65; general and special agents, $89,275.51; Fees: directors, $6,004.20; auditors, $1,102.30 | 162,311 66 |
| Miscellaneous expenditure, viz.:—Advertising, $7,558.23; fire departments, patrol and salvage corps assessments, etc., $1,097.26; furniture and fixtures, $3,288.10; inspections and surveys, $48,576.27; legal expenses, $1,783.08; maps and plans, $5,888.43; postage, telegrams, telephones and express, $15,464.75; printing and stationery, $29,392.84; rents, $13,365.20; underwriters' boards, associations, etc., $29,517.72; exchange, $1,204.54; sundries, $7,232.50 | 164,368 92 |
| Total expenditure | $ 2,411,165 48 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets, December 31, 1915 | $ 2,138,492 05 |
| Income as above | 2,345,810 42 |
| Amount of appreciation in ledger values of assets | 13,813 30 |
| Total | $ 4,498,115 77 |
| Amount of expenditure as above | 2,411,165 48 |
| Balance, net ledger assets, at December 31, 1916 | $ 2,086,950 29 |

### STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums written in unlicensed companies, fire, $136,384.93; hail, $16,729.18 | $ 153,114 11 |
| Commissions thereon, fire, $33,982.50; hail, $4,600.50 | 38,583 00 |
| Amount of losses recovered from said companies, fire, $79,900.16; hail, $12,128.68 | 92,028 84 |
| Reserve of unearned premiums, $67,199.40, carried out at 80 per cent | 53,759 52 |
| Amount of losses recoverable from said companies, fire, $24,411.31; hail, $7,832.55 | 32,243 86 |
| Amount of reinsurance premiums payable to said companies | 5,915 15 |
| Amount of cash or other securities held as security for recovery of losses, etc | 84,017 38 |

## British America—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Fire. | | | | | |
|---|---|---|---|---|---|---|
| | In Canada. | | In other Countries. | | Total in all Countries. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 102,596,450 | 1,087,469 65 | 374,824,446 | 3,014,468 38 | 477,420,896 | 4,101,938 03 |
| Taken in 1916, new and renewed | 107,750,412 | 1,228,310 61 | 308,317,167 | 2,167,449 76 | 416,067,579 | 3,395,760 37 |
| Totals | 210,346,862 | 2,315,780 26 | 683,141,613 | 5,181,918 14 | 893,488,475 | 7,497,698 40 |
| Less ceased | 82,890,217 | 878,380 04 | 309,486,907 | 2,280,013 24 | 392,377,124 | 3,158,393 28 |
| Gross in force at end of 1916 | 127,456,645 | 1,437,400 22 | 373,654,706 | 2,901,904 90 | 501,111,351 | 4,339,305 12 |
| Less reinsured | 19,264,634 | 207,057 98 | 79,199,005 | 659,152 19 | 98,463,639 | 866,210 17 |
| Net in force at end of 1916 | 108,192,011 | 1,230,342 24 | 294,455,701 | 2,242,752 71 | 402,647,712 | 3,473,094 95 |

| Risks and Premiums. | Inland Marine. | | | | | |
|---|---|---|---|---|---|---|
| | In Canada. | | In other Countries. | | Total in all Countries. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 4,480 | 26 83 | 537,814 | 12,974 80 | 542,294 | 13,001 63 |
| Taken in 1916, new and renewed | 4,227,618 | 10,613 59 | 7,950,875 | 52,456 96 | 12,178,493 | 63,070 55 |
| Totals | 4,232,098 | 10,640 42 | 8,488,689 | 65,431 76 | 12,720,787 | 76,072 18 |
| Less ceased | 4,011,217 | 9,723 54 | 6,671,029 | 27,513 42 | 10,682,246 | 37,236 96 |
| Gross in force at end of 1916 | 220,881 | 916 88 | 1,817,660 | 37,918 34 | 2,038,541 | 38,835 22 |
| Less reinsured | ..... | ..... | 1,094,986 | 13,407 98 | 1,094,986 | 13,407 98 |
| Net in force at end of 1916 | 220,881 | 916 88 | 722,674 | 24,510 36 | 943,555 | 25,427 24 |

| Risks and Premiums. | Marine. | | | | | |
|---|---|---|---|---|---|---|
| | In Canada. | | In other Countries. | | Total in all Countries. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 1,199,980 | 8,590 91 | 796,731 | 6,881 00 | 1,996,711 | 15,471 91 |
| Taken in 1916, new and renewed | 18,943,681 | 224,732 11 | 15,407,048 | 161,988 75 | 34,350,729 | 386,720 86 |
| Totals | 20,143,661 | 233,323 02 | 16,203,779 | 168,869 75 | 36,347,440 | 402,192 77 |
| Less ceased | 16,777,996 | 191,825 64 | 14,573,569 | 150,345 22 | 31,351,565 | 342,170 86 |
| Gross and net in force at end of 1916 | 3,365,665 | 41,497 38 | 1,630,210 | 18,524 53 | 4,995,875 | 60,021 91 |

## BRITISH AMERICA—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

| Risks and Premiums. | HAIL. In Canada. Amount. | Premiums. |
|---|---|---|
| | $ | $ cts. |
| Taken in 1916, new and renewed | 2,044,313 | 128,363 59 |
| Less ceased | 2,044,313 | 128,363 59 |

| Risks and Premiums. | Inland Transit. In other Countries. Amount. | Premiums. |
|---|---|---|
| | $ | $ cts. |
| Gross in force at end of 1915 | 2,891,900 | 1,047 25 |
| Taken in 1916, new | 1,222,189 | 2,737 89 |
| Totals | 4,114,089 | 3,785 14 |
| Less ceased | 3,783,231 | 3,201 42 |
| Gross in force at end of 1916 | 330,858 | 583 72 |
| Less reinsured | 156,500 | 90 96 |
| Net in force at end of 1916 | 174,358 | 492 76 |

Summary of net in force at end of 1916:—Amount, $403,761,500; Premiums, $3,559,036 86

SCHEDULE A.

| Bonds and debs. owned by the company:— *On deposit with Receiver General.* | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Governments—* | | | |
| Province of New Brunswick, 1938, 3 p.c. | $ 5,840 00 | $ 4,321 60 | $ 4,321 60 |
| Province of New Brunswick, 1921, 4 p.c. | 10,000 00 | 9,600 00 | 9,600 00 |
| *Cities—* | | | |
| Kamloops, 1922, 5 p.c. | 4,000 00 | 3,800 00 | 3,800 00 |
| London, 1921, 4 p.c. | 9,000 00 | 8,640 00 | 8,640 00 |
| Montreal, 1925, 4 p.c. | 5,000 00 | 4,650 00 | 4,650 00 |
| Nanaimo, 1922, 5 p.c. | 9,000 00 | 8,550 00 | 8,550 00 |
| St. Catharines, 1919, 4 p.c. | 15,000 00 | 14,550 00 | 14,550 00 |
| Vancouver, 1945, 4 p.c. | 3,000 00 | 2,310 00 | 2,310 00 |
| Winnipeg, 1938, 3½ p.c. | 8,000 00 | 6,320 00 | 6,320 00 |
| Winnipeg, 1917, 4 p.c. | 1,000 00 | 990 00 | 990 00 |
| *Miscellaneous—* | | | |
| Central Canada Loan and Savings Co., 60 days' notice, 4 p.c. | 21,400 00 | 21,400 00 | 21,400 00 |
| Total on deposit with Receiver General. | $ 91,240 00 | $ 85,131 60 | $ 85,131 60 |
| Mexican Government redeemable gold bonds, 1920, 5 p.c., deposited in Mexico | $ 25,000 00 | $ 11,000 00 | $ 11,000 00 |

## BRITISH AMERICA—*Continued.*

SCHEDULE A—*Concluded.*

Bonds and debs. owned by the Company:—*Concluded.*

*Held with Insurance Departments or with Trustees in the United States.*

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Governments—* | | | |
| Province of Manitoba, 1930, 4 p.c. | $ 5,000 00 | $ 4,400 00 | $ 4,400 00 |
| Province of Ontario, 1920, 5 p.c. | 20,000 00 | 20,000 00 | 20,000 00 |
| Province of Saskatchewan, 1919, 5 p.c. | 25,000 00 | 25,000 00 | 25,000 00 |
| Province of Saskatchewan, 1924, 5 p.c. | 80,000 00 | 78,400 00 | 79,200 00 |
| Anglo-French External Loan, 1920, 5 p.c. | 12,000 00 | 11,160 00 | 11,280 00 |
| Mecklenburg Co., North Carolina, 1936, 5 p.c. | 5,000 00 | 5,400 00 | 5,550 00 |
| New Mexico Highway, 1928, 4 p.c. | 10,000 00 | 10,100 00 | 10,100 00 |
| New York State, 1958, 4 p.c. | 5,000 00 | 5,300 00 | 5,300 00 |
| Porto Rico Reg'd bonds (1909 series), 1932 4 p.c. | 10,000 00 | 10,400 00 | 10,100 00 |
| *Cities—* | | | |
| Atlanta, Ga., (School) 1929-1930, 4½ p.c. | 10,000 00 | 10,500 00 | 10,500 00 |
| Brooklyn, N.Y., 1936, 3½ p.c. | 30,000 00 | 28,800 00 | 28,200 00 |
| Cleveland, Ohio, 1923, 4 p.c. | 100,000 00 | 103,000 00 | 101,000 00 |
| Kingston, Ont., 1919-1925, 4½ p.c. | 20,000 00 | 19,532 00 | 19,400 00 |
| London, 1921, 4 p.c. | 15,000 00 | 14,400 00 | 14,400 00 |
| New York, 1919, 3½ p.c. | 170,000 00 | 168,300 00 | 168,300 00 |
| New York, 1941, 3½ p.c. | 5,000 00 | 4,700 00 | 4,700 00 |
| New York, 1963, 4½ p.c. | 5,000 00 | 5,450 00 | 5,500 00 |
| Richmond, Va., 1924, 4 p.c. | 25,000 00 | 25,000 00 | 25,000 00 |
| Richmond, Va., 1927, 4 p.c. | 1,300 00 | 1,300 00 | 1,300 00 |
| Riverside, Cal., 1923-1935, 5 p.c. | 25,000 00 | 27,000 00 | 26,750 00 |
| Toledo, Ohio, 1919, 4½ p.c. | 10,000 00 | 10,100 00 | 10,200 00 |
| Victoria, B.C., 1923, 4½ p.c. | 140,000 00 | 138,600 00 | 133,000 00 |
| Wilmington, N.C., 1955, 5 p.c. | 5,000 00 | 5,550 00 | 5,600 00 |
| *County—* | | | |
| Greenville Co., S.C., 1933, 4½ p.c. | 5,000 00 | 5,200 00 | 5,200 00 |
| *Railways—* | | | |
| Canadian Northern Ry. Con. deb. (gtd. by Prov. of Manitoba), 1930, 4 p.c. | 40,393 34 | 34,738 27 | 35,142 20 |
| Chicago, Milwaukee and St. Paul Ry., 2014, 5 p.c. | 1,200 00 | 1,272 00 | 1,284 00 |
| Imperial Rolling Stock Co., C.N.R. Equip., 1920, 4½ p.c. | 64,000 00 | 62,720 00 | 62,080 00 |
| Suburban Rapid Transit Co. 1st mort., 1938, 5 p.c. | 22,000 00 | 20,240 00 | 19,800 00 |
| West Shore Ry. 1st mort., 2361, 4 p.c. | 12,000 00 | 11,040 00 | 11,160 00 |
| *Miscellaneous—* | | | |
| Central Canada Loan and Savings Co., 1917, 4 p.c. | 115,000 00 | 115,000 00 | 115,000 00 |
| Central Canada Loan and Savings Co., 1918, 4 p.c. | 250,000 00 | 250,000 00 | 250,000 00 |
| Provincial Light, Heat and Power Co., 1st mort., 1946, 5 p.c. | 51,000 00 | 48,960 00 | 49,980 00 |
| Toronto General Trusts Corp'n Investment Receipt, 1918, 5 p.c. | 12,000 00 | 12,000 00 | 12,000 00 |
| Toronto Savings and Laon Co., 1918, 4½ p.c. | 50,000 00 | 50,000 00 | 50,000 00 |
| Totals held with Ins. Depts. or with Trustees in United States | $1,355,893 34 | 1,343,562 27 | $1,336,426 20 |

*Held by the Company.*

| | | | |
|---|---|---|---|
| Chicago, Milwaukee and St. Paul Ry., (Conv. gold) 1932, 4½ p.c. | $ 2,100 00 | $ 2,121 00 | $ 2,121 00 |
| Canada Perm. Mtge. Corp., 1917, 4½ p.c. | 12,500 00 | 12,500 00 | 12,500 00 |
| Eastern Canada Savings and Loan Co., 1922, 4½ p.c. | 5,000 00 | 4,950 00 | 4,950 00 |
| Totals held by Company | $ 19,600 00 | $ 19,571 00 | $ 19,571 00 |
| Total par, book and market values | $1,491,733 34 | $1,459,264 87 | $1,452,128 80 |

## BRITISH AMERICA—*Concluded.*

SCHEDULE B.

Stocks owned by the Company:—

| *Held with Insurance Departments or with Trustees in United States.* | Par value. | Book value. | Market value. |
|---|---|---|---|
| 100 shares Chicago, Milwaukee and St. Paul Ry. (preferred stock) | $ 10,000 00 | $ 12,500 00 | $12,600 00 |
| 43 shares Illinois Central Ry. (common stock) | 4,300 00 | 4,515 00 | 4,644 00 |
| 100 shares Minneapolis, St. Paul and Sault Ste. Marie Ry. (common stock) | 10,000 00 | 11,600 00 | 12,000 00 |
| 216 shares Great Northern Ry. (preferred stock) | 21,600 00 | 25,488 00 | 25,488 00 |
| Totals held with Ins. Depts. or with Trustees in United States | $ 45,900 00 | $ 54,103 00 | $ 54,732 00 |
| *Held by Company.* | | | |
| 110 shares Dominion Savings and Invt. Soc. | $ 5,500 00 | $ 4,400 00 | $ 4,400 00 |
| 7,422 shares Western Assurance Co. stock | 148,440 00 | 77,188 80 | 92,032 80 |
| 22 shares Great Northern Ry. (preferred stock) | 2,200 00 | 2,596 00 | 2,596 00 |
| Totals held by Company | $ 156,140 00 | $ 84,184 80 | $ 99,028 80 |
| Total par, book and market values | $ 202,040 00 | $ 138,287 80 | $ 153,760 80 |

# BRITISH COLONIAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—Hon. C. E. DUBORD.

Vice-President—J. B. MORISSETTE.

Managing Director and Secretary—THEODORE MEUNIER.

Treasurer—I. L. LAFLEUR.

Principal Office—Montreal.

(Incorporated May 19, 1909, by an Act of Parliament of Canada, 8-9 Edward VII, chap. 52. Extended in 1912 by 2 George V, chap. 68. Dominion license issued June 1, 1912.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 2,000,000 00 |
| Amount subscribed for | 1,000,000 00 |
| Amount paid thereon in cash | 219,805 00 |
| Amount of premium on capital stock paid in by stockholders | 100,000 00 |

*(For List of Shareholders, see Appendix.)*

## ASSETS.

| | | |
|---|---|---|
| Book value of bonds and debs. *(For details, see Schedule A.)* | | $ 135,397 51 |
| Cash at head office and branches | | 6,630 47 |
| Cash in banks, viz.:— | | |
| Imperial Bank of Canada, Montreal | $ 27,261 28 | |
| Banque Nationale, Quebec | 49,450 20 | |
| Total cash in banks | | 76,711 48 |
| Advances to inspectors and special agents | | 208 90 |
| Total ledger assets | | $ 218,948 36 |
| Deduct market value of bonds and debentures under book value | | 6,384 64 |
| | | $ 212,563 72 |

## OTHER ASSETS.

| | |
|---|---|
| Interest accrued | 2,273 67 |
| Agents' balances and premiums uncollected ($6,844.96 was on business prior to Oct. 1, 1916) | 23,268 61 |
| Balance due by Central Canada | 3,430 76 |
| Office furniture and fixtures, $2,905.77; maps and plans, $7,102.92 | 10,008 69 |
| Bills receivable held by the Company (notes from agents on account of business written prior to Oct. 1, 1916) | 1,444 50 |
| Total assets | $ 252,989 95 |

## LIABILITIES.

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ 12,157 19 | |
| Net amount of claims, resisted, in suit (accrued in 1915) | 565 74 | |
| Total net amount of unsettled claims | | $ 12,722 93 |
| Reserve of unearned premiums, $87,629.48; carried out at 80 per cent | | 70,103 59 |
| Reserve of unlicensed reinsurance premiums, unsecured | | 4,570 87 |
| Taxes due and accrued | | 1,000 00 |
| Held in trust for unlicensed treaty company | | 33,666 79 |
| Total liabilities | | $ 122,064 18 |
| Excess of assets over liabilities | | $ 130,925 77 |
| Capital stock paid in cash | | 219,805 00 |

## BRITISH COLONIAL—*Continued.*

### INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 171,293 81 | |
| Deduct reinsurances, $47,916.29; return premiums, $35,490.56 | 83,406 85 | |
| Net cash received for premiums | | $ 87,886 96 |
| Received for interest on investments | | 10,761 74 |
| Total | | $ 98,648 70 |
| Received for calls on capital | | 927 50 |
| Total income | | $ 99,576 20 |

### EXPENDITURE.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 14,605 09 | |
| Deduct reinsurances | 5,214 54 | |
| Net amount paid for said claims | $ 9,390 55 | |
| Amount paid for claims occurring during the year | $ 104,001 22 | |
| Deduct reinsurances | 36,156 55 | |
| Net amount paid for said claims | $ 67,844 67 | |
| Total net amount paid for claims | | $ 77,235 22 |
| Commission or brokerage | | 13,038 53 |
| Salaries—H.O. officials $15,830.05; auditor's fees, $370.00; travelling expenses, officials, $488.76; agents, $1,534.29 | | 18,223 10 |
| Taxes | | 4,872 53 |
| Miscellaneous expenditure:—Advertising, $1,512.89; furniture and fixtures, $158.55; legal fees, $63.46; maps and plans, $1,235.46; postage, telegrams, telephones and express, $1,998.28; printing and stationery, $1,091.78; rents, $3,205.54; light, $53.25; office expenses, $669.39; exchange, $119.50; underwriters' boards, tariff associations, etc., $985.39 | | 11,093 49 |
| Total expenditure | | $ 124,462 87 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1915— | | $ 210,168 24 |
| Amount of cash income | | 99,576 20 |
| Total | | $ 309,744 44 |
| Amount of expenditure | | 124,462 87 |
| Balance net ledger assets ($218,948.36 less deposit of reinsuring Co., $33,666.79), December 31, 1916 | | $ 185,281 57 |

### STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums in unlicensed companies | $ 47,834 41 |
| Amount of commission thereon | 14,369 06 |
| Amount of losses recovered from said companies | 37,775 49 |
| Reserve of unearned premiums reinsured in unlicensed companies, $30,516.78, carried out at 80 per cent | 24,413 42 |
| Amount of losses recoverable from said companies | 13,824 24 |
| Amount of cash or other securities held as security for recovery of losses, etc | 33,666 79 |

### RISKS AND PREMIUMS.

| | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross policies in force at December 31, 1915 | 10,570 | $ 20,522,167 | $ 320,315 99 |
| Taken during the year, new and renewed | 7,832 | 12,309,583 | 179,947 50 |
| Total | 18,402 | $ 32,831,750 | $ 500,263 49 |
| Deduct terminated | 6,954 | 15,264,333 | 236,440 47 |
| Gross in force at end of year | 11,448 | $ 17,567,417 | $ 263,823 02 |
| Deduct reinsured | | 4,731,110 | 67,304 24 |
| Net in force at December 31, 1916 | 11,448 | $ 12,836,307 | $ 196,518 78 |

## British Colonial—*Concluded.*

Schedule A.

Bonds and debentures owned by the Company:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *On deposit with Receiver General.* | | | |
| *Towns*— | | | |
| Joliette, 1941, 4½ p.c. | $ 10,000 00 | $ 10,200 00 | $ 8,500 00 |
| Ste. Anne de Bellevue, 1951, 5 p.c. | 10,000 00 | 10,552 68 | 8,800 00 |
| *Village*— | | | |
| Ste. Rose, 1954, 6 p.c. | 10,000 00 | 9,750 00 | 10,100 00 |
| *Schools*— | | | |
| Ste. Rose, 1940, 4½ p.c. | 18,000 00 | 18,000 00 | 14,580 00 |
| Villeraye, Que., 1951, 5½ p.c. | 17,000 00 | 19,429 30 | 16,830 00 |
| Total on deposit with Receiver General | $ 65,000 00 | $ 67,931 98 | $ 58,810 00 |
| *Held by Company.* | | | |
| City of Regina, 1931, 4½ p.c. | $ 18,000 00 | $ 15,448 60 | $ 16,020 00 |
| Town of Ponoka, 1917 to 1932, 5 p.c. | 3,701 10 | 3,045 92 | 3,293 98 |
| *Municipalities*— | | | |
| Brenda (g'teed by Prov. of Man.), 1930 4 p.c. | 10,000 00 | 8,713 00 | 8,500 00 |
| Hamiota (g'teed by Prov. of Man.), 1931, 4 p.c. | 5,000 00 | 4,356 00 | 4,350 00 |
| *Schools*— | | | |
| Edmonton, Alta., S.D., 1917–1951, 4½ p.c. | 13,125 00 | 10,205 00 | 11,287 50 |
| St. Louis ,Alta., R.C.S., 1917-1941, 5 p.c. | 12,500 00 | 11,131 01 | 11,250 00 |
| Arcola, Sask., 1917-1942, 5 p.c. | 13,866 72 | 11,828 00 | 12,618 72 |
| Prince Albert, Sask., 1921, 5 p.c. | 1,566 67 | 2,738 00 | 1,504 00 |
| Prince Albert, Sask., 1938, 5 p.c. | 1,566 67 | | 1,378 67 |
| Total held by company | $ 79,326 16 | $ 67,465 53 | $ 70,202 87 |
| Total par, book and market values | $ 144,326 16 | $ 135,397 51 | $ 129,012 87 |

# THE BRITISH DOMINIONS GENERAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—F. H. BOOTH.

Secretary—JOHN GARDINER.

Principal Office—London, Eng.

Chief Agent in Canada—R. J. DALE.

Head Office in Canada—Montreal.

(Incorporated 1904. Dominion license issued July 22, 1915.)

## CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized | £ 1,000,002 | $ 4,866,676 40 |
| Amount subscribed | 775,014 | 3,771,734 80 |
| Amount paid in cash | 380,292 | 1,850 754 40 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| Bonds and debentures on deposit with Receiver General, viz.:— | Par value. | Market value. | |
|---|---|---|---|
| British Government Treasury Bills, 1917 | $ 97,333 33 | $ 97,333 33 | |
| City of Toronto, 1920, 4 p.c. | 12,166 67 | 11,923 33 | |
| Total on deposit with Receiver General | $ 109,500 00 | $ 109,256 66 | |
| Carried out at market value | | | $ 109,256 66 |

*Other Assets in Canada.*

| Bonds and debentures held by Company, viz:— | Par value. | Market value. | |
|---|---|---|---|
| Dominion of Canada reg'd stock, 1930/1950, 3½ p.c. | $ 9,733 33 | $ 7,494 67 | |
| Province of Nova Scotia, 1945, 3½ p.c. | 14,600 00 | 11,242 00 | |
| *Cities—* | | | |
| Edmonton, 1929, 4½ p.c. | 14,600 00 | 12,994 00 | |
| Toronto, 1936, 4 p.c. | 9,733 33 | 8,565 33 | |
| Total par and market values | $ 48,666 66 | $ 40,296 00 | |
| Carried out at market value | | | 40,296 00 |
| Cash at head office in Canada | | | 50,620 63 |
| Interest accrued | | | 118 63 |
| Agents' balances and premiums uncollected, fire, $10,740.10; sprinkler leakage, $119 | | | 10,859 10 |
| Office furniture and plans | | | 6,956 40 |
| Total assets in Canada | | | $ 218,107 42 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, adjusted but unpaid | $ 5 00 | |
| Net amount of claims, unadjusted | 29,172 64 | |
| Net amount of claims, resisted, in suit (accrued in previous years) | 4,000 00 | |
| Total net amount of unsettled claims | | $ 33,177 64 |
| Reserve of uncarned premiums, viz.:— | | |
| Fire | $ 73,250 90 | |
| Sprinkler Leakage | 1,003 55 | |
| Total, $74,254.45; carried out at 80 per cent | | 59,403 56 |
| Taxes due and accrued | | 2,200 00 |
| Total liabilities in Canada | | $ 94,781 20 |

## British Dominions General—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Sprinkler Leakage. | |
| | $ cts. | $ cts. | |
| Gross cash received | 108,821 83 | 833 50 | |
| Less reinsurance | 325 65 | | |
| Less return premiums | 18,218 90 | 12 68 | |
| Total deduction | 18,544 55 | | |
| Net cash received | 90,277 28 | 820 82 | |
| Net cash received for premiums for all classes of business | | | $ 91,098 10 |
| Cash received for interest on investments | | | 6,277 29 |
| Total income in Canada | | | $ 97,375 39 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Sprinkler Leakage. | |
| | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 1,650 90 | 30 00 | |
| Paid for claims occurring during the year | 60,777 95 | 97 25 | |
| Total net payments for claims | 62,428 85 | 127 25 | |
| Total net payments for claims for all classes of business | | | $ 62,556 10 |
| Commission and brokerage: Fire, $24,427.42; Other, $269.12 | | | 24,696 54 |
| Taxes: Fire, $4,394.54; Other, $6.44 | | | 4,400 98 |
| Salaries, fees and travelling expenses: Fire: Salaries, Head Office, $2,573.30; travelling expenses, officials, $2,037.49 | | | 4,610 79 |
| Miscellaneous expenditure, Fire, viz.: Advertising, $227.30; legal expenses, $18; maps and plans, $563.10; postage, telegrams, telephones and express, $453.46; printing and stationery, $1,066.53; underwriters' boards, associations, etc., $1,124.38; exchange, $67.08; adjusting expenses, $1,238.23; status inquiries, $47.50; insurance on securities, $26.52 | | | 4,832 10 |
| Total expenditure in Canada | | | $ 101,096 51 |

## British Dominions General—*Concluded.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Sprinkler Leakage. | |
| | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 12,341,557 | 144,517 55 | 256,100 | 2,107 65 |
| Taken in 1916—New | 10,456,218 | 103,944 84 | 125,250 | 952 50 |
| Renewed | 857,423 | 8,426 72 | | |
| Totals | 23,655,198 | 256,889 11 | 381,350 | 3,060 15 |
| Less ceased | 10,290,661 | 116,009 16 | 87,250 | 553 90 |
| Gross in force at end of 1916 | 13,364,537 | 140,879 95 | 294,100 | 2,506 25 |
| Less reinsured | 17,250 | 301 15 | | |
| Net in force at end of 1916 | 13,347,287 | 140,578 80 | 294,100 | 2,506 25 |

Summary of net in force at end of 1916: Amount, $13,641,387; Premiums, $143,085.05.

(*For General Business Statement, see Appendix.*)

# THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—HON. EDWARD BROWN.

Vice-President—E. E. HALL.

Managing Director and Secretary—F. K. FOSTER.

Asst. Secretary—B. A. KELLAM.

Principal Office—Winnipeg, Man.

(Incorporated as "The Freehold Fire Insurance Company" under the authority of chap. 109 of the Statutes of Manitoba, of 1906; and by chap. 110 of the Statutes of Manitoba, of 1906, its name was changed to "The Prince Rupert Fire Insurance Company"; and by Order in Council of the Province of Manitoba, dated April 29, 1908, its name was again changed to "The British Northwestern Fire Insurance Company," and by an Act of the Legislature of Province of Manitoba, 1910, certain further amendments were made to the company's Acts. Incorporated May 4, 1910, by an Act of the Parliament of Canada 9-10 Edward VII, chap. 70. Dominion license issued February 20, 1912.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 2,000,000 00 |
| Amount subscribed | 594,400 00 |
| Amount paid thereon in cash | 242,162 20 |
| Amount of premium on capital paid in by stockholders | 47,408 50 |

*(For List of Shareholders, see Appendix.)*

## ASSETS.

| | | |
|---|---|---|
| Loans on mortgages on real estate, first liens | | $ 104,728 04 |
| Book value of bonds and debs. *(For details, see Schedule A)* | | 100,966 69 |
| Book value of stocks *(For details, see Schedule B)* | | 60,000 00 |
| Cash at head office | | 3,808 77 |
| Cash in bank and trust company:— | | |
| Merchants Bank, Winnipeg | $ 33,648 13 | |
| British Columbia Trust Corp., Vancouver | 2,000 00 | |
| Total cash in bank and trust company | | 35,648 13 |
| Total ledger assets | | $ 305,152 23 |
| Deduct market value of bonds and stocks under book value | | 20,167 67 |
| | | $ 284,984 56 |

## OTHER ASSETS.

| | |
|---|---|
| Interest accrued | 3,544 85 |
| Agents' balances and premiums uncollected | 8,565 38 |
| Office furniture and fixtures, $2,000; plans, $4,000 | 6,000 00 |
| Due for reinsurance losses | 6,154 65 |
| Reinsurance premiums | 6,695 99 |
| Gross assets | $ 315,945 43 |
| Deduct assets not admitted | 4,796 35 |
| Net assets | $ 311,149 08 |

## The British Northwestern—*Continued.*

### LIABILITIES.

| | | |
|---|---|---|
| Total net amount of claims, unadjusted | | $ 4,719 50 |
| Reserve of unearned premiums, $46,801.09; carried out at 80 per cent | | 37,440 97 |
| Dividends declared and due, unpaid | | 60 25 |
| Taxes due and accrued | | 350 00 |
| Reinsurance accounts due | | 8,052 98 |
| Total liabilities | | $ 50,623 70 |
| Excess of assets over liabilities | | $ 260,525 38 |
| Capital stock paid in cash | | 242,162 20 |
| Surplus over liabilities and capital | | $ 18,363 18 |

### INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 96,214 74 | |
| Deduct reinsurances, $25,037.61; return premiums, $14,965.50 | 40,003 11 | |
| Net cash received for said premiums | | $ 56,211 63 |
| Received for interest on investments | | 13,313 23 |
| Received for premium on capital stock | | 600 00 |
| Total | | $ 70,124 86 |
| Received increased capital | | 3,589 00 |
| Total income | | $ 73,713 86 |

### EXPENDITURE.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 2,013 36 | |
| Deduct reinsurances | 109 15 | |
| Net amount paid for said claims | $ 1,904 21 | |
| Amount paid for claims occurring during the year | $ 35,897 49 | |
| Deduct reinsurances | 11,903 02 | |
| Net amount paid for said claims | $ 23,994 47 | |
| Total net amount paid for claims | | $ 25,898 68 |
| Commission or brokerage | | 9,101 59 |
| Salaries, $6,963.40; director's fees, $360; auditors' fees, $200; travelling expenses, $2,229.70 | | 9,753 10 |
| Taxes | | 2,384 17 |
| Miscellaneous expenditure: Advertising, $860.79; adjustment fees, $750.85; legal fees, $151.53; maps and plans, $504.96; postage, telegrams, telephones and express, $657.84; printing and stationery, $1,953.56; rents, $812.40; boards, tariff associations, etc., $543.57; furniture and fixtures, $32.75; charges, $1,202.19; exchange, $184.21 | | 7,654 65 |
| Total expenditure | | $ 54,792 19 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets, December 31, 1915 | $ 286,230 56 |
| Amount of cash income | 73,713 86 |
| Total | $ 359,944 42 |
| Amount of expenditure | 54,792 19 |
| Balance, net ledger assets, December 31, 1916 | $ 305,152 23 |

### RISKS AND PREMIUMS.

| | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross policies in force at December 31, 1915 | 5,209 | $ 6,525,892 | $ 113,838 08 |
| Taken during the year, new and renewed | 3,764 | 5,440,482 | 95,104 18 |
| Total | 8,973 | $ 11,966,374 | $ 208,942 26 |
| Deduct terminated | 3,609 | 4,775,626 | 86,137 62 |
| Gross in force at end of year | 5,364 | $ 7,190,748 | $ 122,804 64 |
| Deduct reinsured | | 1,835,739 | 31,532 64 |
| Net in force at December 31, 1916 | 5,364 | $ 5,355,009 | $ 91,272 00 |

## THE BRITISH NORTHWESTERN—*Concluded.*

### SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

| | Par and Book value. | Market value. |
|---|---|---|
| Dominion of Canada War Loan, 1931, 5 p.c. | $ 5,000 00 | $ 4,950 00 |
| Bannatyne, Man., S. D., 1931, 5 p.c. | 5,000 00 | 4,500 00 |
| Prince Albert, Sask., S. D., 1922–1928, 5 p.c. | 10,966 69 | 10,199 02 |
| Saskatoon, Sask., S. D., 1953, 5 p.c. | 20,000 00 | 17,400 00 |
| *Home Investment and Savings Association, 1917, 5 p.c. | 55,000 00 | 55,000 00 |
| Standard Trusts Co., 1916, 5 p.c. | 5,000 00 | 5,000 00 |
| Total par, book and market values | $ 100,966 69 | $ 97,049 02 |

### SCHEDULE B.

Stocks owned by the Company, viz.:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| 400 shares Canada West Securities Corp. | $ 40,000 00 | $ 50,000 00 | $ 40,000 00 |
| 50 shares Wm. Pearson Co., Ltd. (preferred) | 5,000 00 | 10,000 00 | 3,750 00 |
| Total par, book and market values | $ 45,000 00 | $ 60,000 00 | $ 43,750 00 |

*On deposit with Receiver General.

# CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—ROBERT CHAPMAN.

Secretary—R. HILL STEWART.

Principal Office—Edinburgh, Scotland.

Manager in Canada—J. G. BORTHWICK.

Head Office in Canada—Montreal.

(Organized in 1805. Incorporated, June 18, 1846. Commenced business in Canada, February, 1883.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, £1,000,000 | $ 4,866,666 67 |
| Amount subscribed, £537,500 | 2,615,833 33 |
| Amount paid thereon in cash, £107,500 | 523,166 67 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*) | $ 435,869 32 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks:— | | |
| Molsons Bank, Montreal (Manager's account) | $ 7,625 34 | |
| Molsons Bank, Montreal (deposit account) | 27,666 77 | |
| Sterling Bank of Canada, Winnipeg (N. W. Branch) | 3,849 77 | |
| Total cash in banks | | 39,141 88 |
| Agents' balances and premiums uncollected ($2,859.82 was on business issued prior to Oct. 1, 1916) | | 43,340 71 |
| Maps and plans, $10,000, office furniture, $1,350 (estimated) | | 11,350 00 |
| Total assets in Canada | | $ 529,701 91 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ 13,595 97 | |
| Net amount of claims, resisted, in suit (accrued in previous years) | 10,000 00 | |
| Total net amount of unsettled claims | | $ 23,595 97 |
| Reserve of unearned premiums, $362,350.66; carried out at 80 per cent | | 289,880 53 |
| Taxes due and accrued | | 8,562 85 |
| Total liabilities in Canada | | $ 322,039 35 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 495,756 61 | |
| Deduct reinsurances, $19,313.36; return premiums, $50,025.71 | 69,339 07 | |
| Net cash received for premiums | | $ 426,417 54 |
| Interest on deposit paid direct to head office | | 18,695 66 |
| Interest on bank account, etc. | | 2,706 16 |
| Total income in Canada | | $ 447,819 36 |

## CALEDONIAN—*Concluded.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 17,580 88 | |
| Deduct savings and salvages | 31 50 | |
| Net amount paid for said claims | $ 17,549 38 | |
| Amount paid for claims occurring during the year | $ 273,641 52 | |
| Deduct reinsurances | 1,186 61 | |
| Net amount paid for said claims | $ 272,454 91 | |
| Total net amount paid for claims | | $ 290,004 29 |
| Commission or brokerage | | 82,678 25 |
| Salaries, manager, branch manager and staff, $24,394.22; auditors' fees, $500; travelling expenses, officials, $3,050.34 | | 27,944 56 |
| Paid for taxes (including war taxes) | | 15,127 98 |
| Miscellaneous expenditure, viz.: Printing and stationery, $2,066.97; advertising, $455.60; postage and telegrams, $1,558.37; maps and plans, $1,774.64; legal expenses, $15.00; charges, telephone, express, etc., $1,832.05; rents, $4,352; underwriters' tariff associations, etc., $4,537.12; furniture and fixtures, $73.50 | | 16,665 25 |
| Total expenditure in Canada | | $ 432,420 33 |

### RISKS AND PREMIUMS IN CANADA.

| | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross policies in force at December 31, 1915 | 36,091 | $ 67,183,487 | $ 732,626 84 |
| Taken during 1916, new and renewed | 19,109 | 45,458,083 | 498,455 45 |
| Total | 55,200 | $112,641,570 | $1,231 082 29 |
| Deduct terminated | 18,561 | 43,804,453 | 494,207 46 |
| Gross in force at end of 1916 | 36,639 | $ 68,837,117 | $ 736,874 83 |
| Deduct reinsured | | 2,239,052 | 23,053 98 |
| Net in force at December 31, 1916 | 36,639 | $ 66,598,065 | $ 713,820 85 |

### SCHEDULE A.

Bonds and debentures, on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| South Australian Govt. Scrip. Cert., 1921/1923, 5 p.c. | $ 48,666 67 | $ 47,206 67 |
| *Cities—* | | |
| Calgary, 1927, 4½ p.c. | 15,000 00 | 13,650 00 |
| Edmonton, 1932, 4½ p.c. | 11,680 00 | 10,161 60 |
| Edmonton, 1952, 4½ p.c. | 8,760 00 | 7,095 60 |
| Hamilton, 1934, 4 p.c. | 48,666 67 | 42,826 67 |
| Montreal perm. deb. stock, 3 p.c. | 15,086 67 | 9,052 00 |
| Montreal stock, 1932, 4 p.c. | 48,666 66 | 43,313 33 |
| Montreal (St. Henri), 1953, 4½ p.c. | 30,000 00 | 26,700 00 |
| Montreal (St. Louis), 1948, 4½ p.c. | 10,000 00 | 8,900 00 |
| Toronto, 1924, 4 p.c. | 13,972 20 | 13,133 87 |
| Toronto, 1925, 4 p.c. | 38,933 33 | 36,208 00 |
| Point Grey (Municipality) 1960, 4½ p.c. | 21,413 33 | 16,488 26 |
| *Schools—* | | |
| Montreal, R.C., 1926, 4 p.c. | 15,000 00 | 13,800 00 |
| Quebec, R.C., 1947, 4½ p.c. | 15,000 00 | 13,500 00 |
| *Miscellaneous—* | | |
| Canada Landed and National Inv. Co., 1918, 4½ p.c. | 24,333 33 | 24,333 33 |
| Central Canada Loan and Savings Co., 1919, 4½ p.c. | 12,166 67 | 12,166 67 |
| Central Canada Loan and Savings Co., 1920, 5 p.c. | 12,166 66 | 12,166 66 |
| London Loan and Savings Co. of Canada, 1920, 5 p.c. | 24,333 33 | 24,333 33 |
| Mortgage Corp. of Nova Scotia (*formerly Acadia Loan Corp.*), 1917, 4½ p.c. | 14,600 00 | 14,600 00 |
| Mortgage Corp. of Nova Scotia (*formerly Acadia Loan Corp.*), 1919, 5½ p.c. | 9,733 33 | 9,733 33 |
| Toronto Mtge. Co., 1917, 4½ p.c. | 14,600 00 | 14,600 00 |
| Toronto Mtge. Co., 1918, 4½ p.c. | 12,166 67 | 12,166 67 |
| Toronto Mtge. Co., 1919, 4½ p.c. | 9,733 33 | 9,733 33 |
| Total on deposit with Receiver General | $ 474,678 85 | $ 435,869 32 |

(*For General Business Statement, see Appendix.*)

# THE CALIFORNIA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—E. T. NIEBLING.

Secretary—GEO. W. BROOKS.

Principal Office—San Francisco, Cal.

Chief Agent in Canada—A. W. ROSS.

Head Office in Canada—Vancouver.

(Incorporated 1861. Dominion license issued November 18, 1912.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 400,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*) | $ 53,930 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office | | 3 47 |
| Cash in banks viz.:— | | |
| Canadian Bank of Commerce, Vancouver, B.C. | $ 7,078 14 | |
| Canadian Bank of Commerce, Winnipeg, Man. | 1,335 29 | |
| Total cash in banks | | 8,413 43 |
| Interest accrued | | 1,029 17 |
| Agents' balances and premiums uncollected ($2,610.68 was on business prior to Oct. 1, 1916) | | 7,660 35 |
| Total assets in Canada | | $ 71,036 42 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, adjusted but unpaid | $ 28 04 | |
| Net amount of claims, unadjusted | 120 00 | |
| Total net amount of unsettled claims | | $ 148 04 |
| Reserve of unearned premiums, $26,014.61; carried out at 80 per cent | | 20,811 69 |
| Salaries, rent, etc., due and accrued | | 629 04 |
| Taxes due and accrued | | 500 00 |
| Due for reinsurance premiums | | 397 15 |
| Total liabilities in Canada | | $ 22,485 92 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 53,850 54 | |
| Deduct reinsurances, $5,656.77; return premiums, $8,104.03 | 13,760 80 | |
| Net cash received for premiums | | $ 40,089 74 |
| Received for interest on investments | | 2,975 00 |
| Total income in Canada | | $ 43,064 74 |

## THE CALIFORNIA—*Concluded.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 221 52 | |
| Amount paid for claims occurring during the year | $ 22,561 68 | |
| Deduct savings and salvage, $3.17; reinsurance, $55.63 | 58 80 | |
| Net amount paid for said claims | $ 22,502 88 | |
| Total net amount paid for said claims | | $ 22,724 40 |
| Commission or brokerage | | 4,836 12 |
| Taxes | | 1,132 53 |
| Paid for salaries, fees and all other charges of officials, viz.:—Salaries of Head Office officials, $1,381.45; auditors' fees, $25; travelling expenses, officials, $278.97 | | 1,685 42 |
| Miscellaneous expenditure, viz.: Maps and plans, $44.22; postage, telegrams, exchange and express, $428.50, printing and stationery, $247.22; legal expenses (notarial), $1; underwriters' boards, tariff associations, etc., $552.17; newspaper subscriptions, $7.22; sundries (including telephones) $218.35; furniture and fixtures, $32.32; rents, $149.13 | | 1,700 13 |
| Total expenditure in Canada | | $ 32,078 60 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | $ 3,255,142 | $ 54,487 10 |
| Taken during the year, new and renewed | 3,385,852 | 52,188 47 |
| Total | $ 6,640,994 | $ 106,675 57 |
| Deduct terminated | 2,993,891 | 49,490 71 |
| Gross in force at end of year | $ 3,647,103 | $ 57,184 86 |
| Deduct reinsured | 504,400 | 6,231 32 |
| Net in force at December 31, 1916 | $ 3,142,703 | $ 50,953 54 |

### SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

| | Par value. | Market value. |
|---|---|---|
| Dominion of Canada War Loan, 1931, 5 p.c. | $ 1,000 00 | $ 980 00 |
| *Cities*— | | |
| Brandon, Man., 1952, 4½ p.c. | 10,000 00 | 8,400 00 |
| Brantford, Ont., 1944, 5 p.c. | 6,000 00 | 5,940 00 |
| Calgary, Alta., 1927, 4½ p.c. | 10,000 00 | 9,100 00 |
| New Westminster, B.C., 1931, 4½ p.c. | 10,000 00 | 8,600 00 |
| *Districts*— | | |
| North Vancouver, B.C., 1961, 5 p.c. | 10,000 00 | 8,400 00 |
| Oak Bay, B.C., 1962, 5 p.c. | 5,000 00 | 4,200 00 |
| *School*— | | |
| Winnipeg, 1943, 4 p.c. | 10,000 00 | 8,300 00 |
| Total on deposit with Receiver General | $ 62,000 00 | $ 53,930 00 |

(*For General Business Statement, see Appendix.*)

# THE CANADA ACCIDENT ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—S. H. EWING.

Vice-President—J. S. N. DOUGALL.

Manager and Secretary—T. H. HUDSON.

Principal Office—Montreal.

(Incorporated, June 23, 1887, by 50-51 Vic., cap. 106; amended in 1899 by 62-63 Vic., cap. 98. On August 31, 1911, the power of the company was extended to include guarantee insurance, under the provisions of section 81 of the Insurance Act, 1910, on November 6, 1914 its power was extended to include burglary insurance under the provisions of the said section and on April 5, 1916, its power was further extended to include fire insurance under the provisions of the said section.)

## CAPITAL.

| | | |
|---|---|---|
| Amount of capital authorized and subscribed | $ | 500,000 00 |
| Amount paid thereon in cash | | 43,320 00 |

*(For List of Shareholders, see Appendix.)*

## ASSETS.

| | | |
|---|---|---|
| Book value of bonds and debs. *(For details, see Schedule A)* | $ | 482,913 99 |
| Book value of stocks *(For details, see Schedule B)* | | 19,400 00 |
| Cash at head office, $274 89, at branches, $2,782.54 | | 3,057 43 |
| Cash on deposit with Manitoba Workmen's Compensation Board | | 5,000 00 |
| Cash in Molsons Bank, Montreal, savings account, $1,134.86; current account, $7,916.23 | | 9,051 09 |
| Total ledger assets | $ | 519,422 51 |
| Deduct market value of bonds, debentures and stocks under book value | | 20,454 52 |
| | $ | 498,967 99 |

## OTHER ASSETS.

| | | | |
|---|---|---|---|
| Interest due, $450; accrued, $3,459.01 | | | 3,909 01 |
| Agents' balances and premiums uncollected, viz.:— | | | |
| Fire ($555.86 on business prior to Oct. 1, 1916) | $ | 14,023 07 | |
| Accident ($1,469.72 on business prior to Oct. 1, 1916) | | 7,249 15 | |
| Automobile, excluding Fire Risk ($64.10 on business prior to Oct. 1, 1916) | | 3,084 87 | |
| Burglary | | 156 85 | |
| Employers' Liability ($12,079.50 on business prior to Oct. 1, 1916) | | 31,454 89 | |
| Guarantee | | 415 00 | |
| Plate Glass ($116.34 on business prior to Oct. 1, 1916) | | 2,719 55 | |
| Sickness ($763.52 on business prior to Oct. 1, 1916) | | 3,716 00 | |
| Total | $ | 62,819 38 | |
| Less commission | | 15,003 69 | |
| Net amount of agents' balances and premiums uncollected | | | 47,815 69 |
| Total assets | | | $ 550,692 69 |

## LIABILITIES.

### (I) *Liabilities in Canada.*

| | | | |
|---|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ | 2,575 53 | |
| Net amount of fire claims, unadjusted | | 5 00 | |
| Net amount of accident claims, adjusted and unpaid ($5,500 accrued prior to 1916) | | 7,470 00 | |
| Net amount of automobile, (excluding fire risk) claims, adjusted and unpaid ($500 accrued prior to 1916) | | 1,953 00 | |
| Net amount of employers' liability claims, adjusted ($9,000 accrued prior to 1916) | | 66,190 00 | |
| Net amount of guarantee claims, adjusted but unpaid | | 625 00 | |
| Net amount of plate glass claims, adjusted but unpaid | | 1,287 00 | |
| Net amount of sickness claims, adjusted but unpaid | | 2,454 00 | |
| Total net amount of unsettled claims | | | $ 82,559 35 |

## THE CANADA ACCIDENT—*Continued.*

### LIABILITIES—*Concluded.*

(1) *Liabilities in Canada*—Concluded.

| | | |
|---|---|---|
| Present value of claims payable by instalments not yet due | | $ 2,100 00 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 14,916 45 | |
| Accident | 17,539 24 | |
| Automobile (excluding Fire Risk) | 15,710 55 | |
| Burglary | 544 16 | |
| Employers' Liability | 25,226 01 | |
| Guarantee | 2,534 95 | |
| Plate Glass | 17,301 12 | |
| Sickness | 6,558 90 | |
| Total reserve, $100,331.38; carried out at 80 per cent | | 80,265 12 |
| Reserve on unlicensed fire reinsurance, unsecured | | 5,810 93 |
| Amount held to credit of unlicensed reinsurers (fire) | | 6,031 57 |
| Due reinsurance companies | | 703 67 |
| Taxes | | 2,500 00 |
| Total liabilities in Canada— | | $ 179,970 82 |

(2) *Liabilities in other Countries.*

| | | |
|---|---|---|
| Reserve of unearned premiums, fire, $544.47; carried out at 80 per cent | | $ 435 58 |
| Total liabilities in all countries (except capital) | | $ 180,406 40 |
| Excess of assets over liabilities | | $ 370,286 29 |
| Capital stock paid in cash | | 43,320 00 |
| Surplus over liabilities and capital | | $ 326,966 29 |

### INCOME.

| Premiums. | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Fire. | | Accident. | Automobile (excluding Fire Risk). | Burglary. | Employers' Liability. | Guarantee. | Plate Glass. | Sickness. |
| | In Canada. | In other Countries. | In Canada | In Canada. | In Canada. | In Canada. | In Canada. | In Canada. | In Canada. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 26,764 08 | 628 86 | 39,362 00 | 29,407 01 | 970 75 | 184,693 42 | 5,714 08 | 14,969 33 | 13,100 66 |
| Less reinsurance | 16,987 79 | | 2,338 95 | | 7 50 | 1,159 90 | 745 00 | 18 75 | 518 00 |
| Less return premiums | 4,230 48 | 6 25 | | | | | | | |
| Total deduction | 21,218 27 | | | | | | | | |
| Net cash received | 5,545 81 | 622 61 | 37,023 05 | 29,407 01 | 963 25 | 183,533 52 | 4,969 08 | 14,950 58 | 12,582 66 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business in all countries | | $ 289,597 57 |
| Cash received for interest on investments | | 25,616 63 |
| Profit on sale of securities | | 39 00 |
| Total income | | $ 315,253 20 |

## The Canada Accident—*Continued.*

### EXPENDITURE.

| Claims. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (excluding Fire Risk). | Employers' Liability. | Guarantee. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Net payment for claims occurring in previous year | | 5,287 14 | 139 77 | 60,415 25 | 235 30 | 887 29 | 2,061 32 |
| Paid for claims occurring during the year | 11,351 57 | 13,466 29 | 6,173 86 | 94,908 27 | 1,408 39 | 11,262 37 | 4,935 22 |
| Less reinsurance | 6,218 85 | 144 41 | | 144 41 | | 2 62 | 197 31 |
| Net payment for said claims | | 13,321 88 | | 94,763 86 | | 11,259 75 | 4,737 91 |
| Total net payment for claims | 5,132 72 | 18,609 02 | 6,313 63 | 155,179 11 | 1,643 69 | 12,147 04 | 6,799 23 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 205,824 44 |
| Commission and brokerage, fire, $615.14; other, $68,866.58 | 69,481 72 |
| Taxes, fire, $183.59; other, $7,098.82 | 7,282 41 |
| Salaries, fees and travelling expenses, fire—Salaries, head office | 4,028 31 |
| Salaries, fees and travelling expenses, other—Salaries, head office, $17,873.99; Fees—directors, $1,700; auditors and pay roll audit, $973.09; travelling expenses, $1,413.72 | 21,960 80 |
| Miscellaneous expenditure, fire, viz.:—Advertising, $98.25; maps and plans, $110.80; postage, telegrams, telephones and express, $177.36; printing and stationery, $1,672.85; underwriters' boards, associations, etc., $37.50; charges, $223.15 | 2,319 91 |
| Miscellaneous expenditure, other viz.:—Advertising, $344.55; furniture and fixtures, $346.19; elevator inspections, $525; legal expenses, $52.65; postage, telegrams, telephones and express, $1,852.99; printing and stationery, $2,143.41; rent and light, $2,237.26; association fees, etc., $837.08; general expenses, $2,733.47 | 11,072 60 |
| Total expenditure | $ 321,970 19 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Net ledger assets, inspections, December 31, 1915 | $ 520,107 93 |
| Amount of income as above | 315,253 20 |
| Total | $ 835,361 13 |
| Amount of expenditure as above | 321,970 19 |
| Balance, net ledger assets, December 31, 1916 ($519,422.51 less $6,031.57 ledger liability) | $ 513,390 94 |

### STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums paid to unlicensed companies | $ 16,327 04 |
| Amount of commission thereon | 4,081 75 |
| Amount of losses recovered from said companies | 6,213 72 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, $11,037.12; carried out at 80 per cent | 8,829 70 |
| Amount of losses due and recoverable from such companies | 3,012 70 |
| Amount of cash or other security held as security | 6,031 57 |

## THE CANADA ACCIDENT—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. Fire. | | | | | |
|---|---|---|---|---|---|---|
| | In Canada. | | In other Countries. | | Total in all Countries. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts |
| Taken in 1916, new and renewed | 3,701,149 | 40,651 05 | 61,649 | 764 96 | 3,762,798 | 41,416 01 |
| Less ceased | 723,235 | 5,540 94 | 3,900 | 39 00 | 727,135 | 5,579 94 |
| Gross in force at end of 1916 | 2,977,914 | 35,110 11 | 57,749 | 725 96 | 3,035,663 | 35,836 07 |
| Less reinsured | 1,556,572 | 16,462 83 | | | 1,556,572 | 16,462 83 |
| Net in force at end of 1916 | 1,421,342 | 18,647 28 | 57,749 | 725 96 | 1,479,091 | 19,373 24 |

### SUMMARY OF RISKS AND PREMIUMS—*Continued.*

| Risks and Premiums. | Class of Business. Accident. | | Automobile (excluding Fire Risk). | | Burglary. | |
|---|---|---|---|---|---|---|
| | In Canada. | | In Canada. | | In Canada. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 8,526,116 | 43,032 50 | 3,340,000 | 24,810 78 | 68,250 | 403 70 |
| Taken in 1916, new and renewed | 13,738,749 | 49,505 83 | 5,880,000 | 41,891 93 | 179,683 | 1,407 58 |
| Totals | 22,264,865 | 92,538 33 | 9,220 000 | 66,702 71 | 247,933 | 1,811 28 |
| Less censed | 13,025,566 | 55,755 36 | 5,120,000 | 35,281 61 | 119,750 | 743 46 |
| Gross in force at end of 1916 | 9,239,299 | 36,782 97 | 4,100,000 | 31,421 10 | 128,183 | 1,067 82 |
| Less reinsured | 308,650 | 1,704 49 | | | 500 | 7 50 |
| Net in force at end of 1916 | 8,930,649 | 35,078 48 | 4,100,000 | 31,421 10 | 127,683 | 1,060 32 |

## The Canada Accident—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Employers' Liability. | | Guarantee. | | Plate Glass. |
| | In Canada. | | In Canada. | | In Canada. |
| | Amount. | Premiums. | Amount. | Premiums. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ cts. |
| Gross in force at end of 1915 | 5,192,000 | 58,076 40 | 905,677 | 3,972 41 | 39,166 80 |
| Taken in 1916, new and renewed | 6,573,333 | 219,021 23 | 950,418 | 6,322 98 | 23,696 32 |
| Totals | 11,765,333 | 277,097 63 | 1,856,095 | 10,295 39 | 62,863 12 |
| Less ceased | 7,065,333 | 226,390 07 | 966,427 | 4,355 49 | 26,876 78 |
| Gross in force at end of 1916 | 4,700,000 | 50,707 56 | 889,668 | 5,939 90 | 35,986 34 |
| Less reinsured | 141,000 | 791 00 | 231,000 | 870 00 | 25 31 |
| Net in force at end of 1916 | 4,559,000 | 49,916 56 | 658,668 | 5,069 90 | 35,961 03 |

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

| Risks and Premiums. | Sickness. |
|---|---|
| | In Canada. |
| | Premiums. |
| | $ cts. |
| Gross in force at end of 1915 | 12,886 27 |
| Taken in 1916, new and renewed | 18,255 58 |
| Totals | 31,141 85 |
| Less ceased | 17,429 29 |
| Gross in force at end of 1916 | 13,712 56 |
| Less reinsured | 594 75 |
| Net in force at end of 1916 | 13,117 81 |

SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

*On deposit with Receiver General.*

| *Governments*— | Par value. | Book value. | Market value. |
|---|---|---|---|
| Prov. of Manitoba, 1947, 4 p.c. | $ 6,000 00 | $ 5,490 00 | $ 4,920 00 |
| Prov. of New Brunswick, 1938, 3 p.c. | 9,733 33 | 7,592 00 | 7,202 00 |
| Prov. of New Brunswick, 1921, 4 p.c. | 5,000 00 | 4,850 00 | 4,800 00 |

## THE CANADA ACCIDENT—*Concluded.*

SCHEDULE A.—*Concluded.*

Bonds and debentures owned by the Company, viz.:—*Concluded.*

*On deposit with Receiver General—Concluded.*

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Cities—* | | | |
| Fort William, 1933, 5 p.c. | $ 15,000 00 | $ 14,550 00 | $ 14,100 00 |
| Montreal (St. Henri), 1951, 4½ p.c. | 8,000 00 | 7,840 00 | 7,200 00 |
| Montreal (St. Louis), 1937, 4 p.c. | 10,000 00 | 9,125 00 | 8,600 00 |
| Montreal (St. Louis), 1929, 4½ p.c. | 5,000 00 | 4,925 00 | 4,700 00 |
| Montreal (St. Paul), 1949, 4½ p.c. | 13,000 00 | 12,675 00 | 11,570 00 |
| Montreal (St. Paul), 1950, 4½ p.c. | 25,000 00 | 24,375 00 | 22,250 00 |
| Winnipeg, 1938, 4 p.c. | 15,000 00 | 13,500 00 | 12,750 00 |
| *Towns—* | | | |
| St. Lambert, Que., 1954, 5½ p.c. | 30,000 00 | 30,505 00 | 30,000 00 |
| Whitby, 1917 to 1918, 5 p.c. | 206 22 | 203 20 | 206 22 |
| *Schools—* | | | |
| School Com'rs of St. Edouard of Fraserville, 1940, 5 p.c. | 23,000 00 | 21,390 00 | 20,010 00 |
| Westmount, Que., 1952, 5 p.c. | 6,000 00 | 5,880 00 | 5,880 00 |
| Total on deposit with Receiver General | $ 170,939 55 | $ 162,900 20 | $ 154,188 22 |

*Held by the Company.*

| | | | |
|---|---|---|---|
| *Governments—* | | | |
| Dom. of Can. inscribed stock, 1909, 1934, 3½ p.c. | 37,960 00 | 34,164 00 | 30,748 00 |
| Dom. of Canada War Loan, 1925, 5 p.c. | 25,000 00 | 24,213 75 | 24,750 00 |
| Dom. of Canada War Loan, 1931, 5 p.c. | 25,000 00 | 24,375 00 | 24,750 00 |
| *Cities—* | | | |
| Lachine, 1940, 4 p.c. | 6,000 00 | 4,980 00 | 4,860 00 |
| Lachine, 1952, 4½ p.c. | 15,000 00 | 13,162 00 | 12,750 00 |
| Montreal West, 1954, 5 p.c. | 6,000 00 | 5,340 00 | 5,640 00 |
| Stratford, 1936, 4 p.c. | 8,000 00 | 6,880 00 | 6,880 00 |
| Sydney, N.S., 1932, 4 p.c. | 5,000 00 | 4,400 00 | 4,250 00 |
| Three Rivers, 1956, 4½ p.c. | 15,000 00 | 13,125 00 | 12,600 00 |
| Three Rivers, 1958, 4½ p.c. | 12,000 00 | 10,440 00 | 10,080 00 |
| Vancouver, 1939, 3½ p.c. | 4,000 00 | 3,210 00 | 2,920 00 |
| Winnipeg, 1935, 3½ p.c. | 2,000 00 | 1,680 00 | 1,600 00 |
| *Towns—* | | | |
| Maisonneuve, 1946, 4½ p.c. | 5,000 00 | 4,575 00 | 4,150 00 |
| Valleyfield, 1926, 4 p.c. | 5,000 00 | 4,350 00 | 4,400 00 |
| Vaudreuil, 1929, 4½ p.c. | 5,000 00 | 4,350 00 | 4,350 00 |
| Verdun, 1929, 4 p.c. | 2,000 00 | 1,760 00 | 1,740 00 |
| Verdun, 1939, 5 p.c. | 5,000 00 | 4,912 00 | 4,750 00 |
| *District—* | | | |
| Dewdney Dyking, 1930, 6 p.c. | 15,000 00 | 15,000 00 | 14,550 00 |
| *Parochial Loan—* | | | |
| Parish Très St. Redempteur, 1917 to 1945, 5 p.c. | 7,129 50 | 4,992 04 | 6,345 25 |
| *Schools—* | | | |
| Municipality of Dorval R.C., 1932, 5 p.c. | 15,000 00 | 13,500 00 | 13,650 00 |
| Hintonburg R.C., 1922, 5 p.c. | 2,500 00 | 2,500 00 | 2,425 00 |
| Longue Pointe R.C., 1951, 5 p.c. | 5,000 00 | 4,800 00 | 4,400 00 |
| Longue Pointe, 1952, 5 p.c. | 10,000 00 | 9,600 00 | 8,800 00 |
| Municipality of Maisonneuve, 1937, 5 p.c. | 10,000 00 | 9,650 00 | 9,000 00 |
| Montreal (St. Henri) R.C., 1949, 4½ p.c. | 11,000 00 | 9,680 00 | 9,350 00 |
| Montreal (Youville), 1952, 5 p.c. | 10,000 00 | 9,500 00 | 8,900 00 |
| St. Edouard de Fraserville, 1940, 5 p.c. | 3,000 00 | 2,790 00 | 2,610 00 |
| Municipality of St. Georges (Montreal) R.C., 1960, 4½ p.c. | 20,000 00 | 17,400 00 | 15,600 00 |
| St. Gregoire Le Thaumaturge, 1950, 4½ p.c. | 20,000 00 | 17,600 00 | 16,200 00 |
| St. Laurent, 1951, 5 p.c. | 5,000 00 | 4,750 00 | 4,300 00 |
| Sherbrooke R.C., 1942, 5 p.c. | 5,000 00 | 4,725 00 | 4,650 00 |
| Westmount, 1949, 5 p.c. | 6,000 00 | 5,880 00 | 5,880 00 |
| Westmount, 1951, 5 p.c. | 6,000 00 | 5,880 00 | 5,880 00 |
| *Railway—* | | | |
| Can. Nor. Ry. 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c. | 12,166 66 | 10,950 00 | 10,463 00 |
| *Miscellaneous—* | | | |
| Windsor Hotel Co., 1931, 4½ p.c. | 5,000 00 | 4,900 00 | 4,350 00 |
| Total par, book and market values | $ 521,695 71 | $ 482,913 99 | $ 462,759 47 |

SCHEDULE B.

| | | | |
|---|---|---|---|
| Stock owned by the Company, viz.:— | | | |
| 100 shares Molsons Bank stock | $ 10,000 00 | $ 19,400 00 | $ 19,100 00 |

# THE CANADA NATIONAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—J. H. G. RUSSELL.

Vice-Presidents—F. H. ALEXANDER and D. E. SPRAGUE.

Managing Director—W. T. ALEXANDER.

Principal Office—Winnipeg, Man.

(Incorporated April 7, 1909, by an Act of the Parliament of Canada, 8-9 Edward VII, Chapter 60. Dominion license issued July 31, 1911.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock or guaranteed capital authorized | $ 3,000,000 00 |
| Amount subscribed | 2,050,400 00 |
| Amount paid thereon in cash | 1,708,160 72 |
| Amount of premium on capital paid in by stockholders since organization | 306,360 00 |

*(For List of Shareholders, see Appendix.)*

## ASSETS.

| | | | | |
|---|---|---|---|---|
| Book value of real estate held by the company | | | | $ 222,101 26 |
| *Loans secured by mortgages, first liens | | | | 1,570,448 22 |
| Amount of loans secured by bonds, stocks or other marketable collaterals, viz | | | | 29,678 40 |
| | Par Value. | Market Value. | Amount of Loan. | |
| Northern Elevator Co. Ltd., Stock | $ 91,600 00 | $ 91,600 00 | $ 29,678 40 | |
| Book value of debentures on deposit with Receiver General: (*For details, see Schedule A.*) | | | | 55,000 00 |
| Book value of stocks (*For details, see Schedule B.*) | | | | 83,477 23 |
| Cash at head office | | | | 100 00 |
| Cash in banks and Trust Co., viz.:— | | | | |
| Royal Bank of Canada | | | $ 41,748 47 | |
| Northern Crown Bank | | | 19,306 33 | |
| Imperial Bank of Canada | | | 64,612 46 | |
| Federal Underwriters Ltd | | | 346 71 | |
| Total cash in banks and trust company | | | | 126,013 97 |
| Total ledger assets | | | | $ 2,086,819 08 |
| Deduct market value of stock under book value | | | | 34,567 23 |
| | | | | $ 2,052,251 85 |

## OTHER ASSETS.

| | |
|---|---|
| Interest due, $111,831.90; accrued, $27,340.94 | 139,172 84 |
| Agents' balances and premiums uncollected ($708.34 was on business prior to Oct. 1, 1915) | 33,548 06 |
| Bills receivable held by the company | 193 66 |
| Maps and plans, $12,332.47; furniture and fixtures, $7,781.38 | 20,113 85 |
| Amount due for reinsurance losses | 8,363 18 |
| Total assets | $ 2,253,643 44 |
| Deduct assets not admitted | 25,000 00 |
| Total net admitted assets | $2,228,643 44 |

*Including $260,000 guaranteed investment deposit with the Imperial Canadian Trust Co., repayable December 29, 1921, with interest at 6 per cent. The company states that mortgages of the Trust Co. to the amount of the deposit have been car-marked for the Canada National Fire.

## THE CANADA NATIONAL—*Continued.*

### LIABILITIES.

| | | |
|---|---|---|
| Net amount of claims, adjusted and unpaid | | $ 11,436 00 |
| Reserve of unearned premiums, $172,834.01; carried out at 80 per cent | | 138,267 22 |
| Dividends declared but not yet due | | 99,235 90 |
| Due for reinsurance premiums | | 922 63 |
| Taxes due and accrued | | 2,312 63 |
| Held in trust for reinsurance against unexpired risks | | 59,880 21 |
| Investment reserve fund | | 50,000 00 |
| Total liabilities | | $ 362,054 59 |
| Excess of assets over liabilities | | $ 1,866,588 85 |
| Capital stock paid in cash | | 1,708,160 72 |
| Surplus over liabilities and paid up capital | | $ 158,428 13 |

### INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 322,129 36 | |
| Deduct reinsurance, $101,873.91; return premiums, $50,066.04 | 151,939 95 | |
| Net cash received for premiums | | $ 170,189 41 |
| Received for interest on investments and dividends on stocks | | 112,496 17 |
| Appraisal fees | | 13 00 |
| Total | | $ 282,698 58 |
| Received for calls on capital | | 150,332 64 |
| Total income | | $ 433,031 22 |

### EXPENDITURE.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 3,018 33 | |
| Deduct reinsurances | 1,563 71 | |
| Net amount paid for said claims | $ 1,454 62 | |
| Amount paid for claims occurring during the year | $ 182,039 03 | |
| Deduct reinsurances | 65,273 40 | |
| Net amount paid for said claims | $ 116,765 63 | |
| Total net amount paid for claims | | $ 118,220 25 |
| Amount of dividends paid during the year | | 86,466 57 |
| Paid for commission or brokerage | | 29,273 36 |
| Paid for salaries: Head office, branches and inspectors, $29,863.87; directors' fees, $3,600; auditors' fees, $750; travelling expenses, $5,382.92 | | 39,596 79 |
| Paid for taxes | | 9,153 03 |
| Miscellaneous expenditure, viz.: Advertising, $3,744.56; furniture and fixtures, $419.96; maps and plans, $1,431.62; postage, telegrams, telephones and express, $3,046.72; printing and stationery, $3,027.45; rents, $5,612.99; legal expenses, $90.05; underwriters' association fees, etc., $2,852.51; sundries, $8,096.61 | | 28,322 47 |
| Total expenditure | | $ 311,032 47 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Balance of net ledger assets, December 31, 1915 | $ 1,904,940 12 |
| Income as above | 433,031 22 |
| Total | $ 2,337,971 34 |
| Expenditure as above | 311,032 47 |
| Balance, net ledger assets, December 31, 1916 ($2,086,819.08; less $59,880.21 deposits) | $ 2,026,938 87 |

## The Canada National—*Concluded.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | | |
|---|---|---|
| Amount of reinsurance premiums paid to unlicensed companies | | $ 77,762 69 |
| Amount of commission thereon | | 21,384 74 |
| Amount of losses recovered from said companies | | 57,117 37 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies carried out at 80 per cent | $49,667.54; | 39,734 03 |
| Amount of losses due and recoverable from such companies | | 10,227 18 |
| Amount of reinsurance premiums payable to such companies | | 922 63 |
| Amount of cash or other securities held as security for recovery of losses | | 59,880 21 |

RISKS AND PREMIUMS.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | $ 30,029,358 | $ 444,802 66 |
| Policies taken during the year | 21,892,153 | 318,727 66 |
| Total | $ 51,921,511 | $ 763,530 32 |
| Deduct terminated | 20,616 963 | 317,604 60 |
| Gross in force at end of year | $ 31,304,548 | $ 445,925 72 |
| Deduct reinsured | 8,606,337 | 112,355 12 |
| Net in force at December 31, 1916 | $ 22,698,211 | $ 333,570 60 |

SCHEDULE A.

Debentures on deposit with Receiver General:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| Home Investment and Savings Co. debs., 1917, 5½ p.c. | $ 55,000 00 | $ 55,000 00 | $ 55,000 00 |

SCHEDULE B.

Stock owned and held by the Company:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| 670 shares Great West Perm. Loan Co. | $ 67,000 00 | $ 83,477 23 | $ 48,910 00 |

# THE CANADIAN FIRE INSURANCE COMPANY.

President—Jas. H. Ashdown.

Vice-President—R. T. Riley.

Manager and Secretary—C. S. Riley.

Head Office—Winnipeg.

(Incorporated by Act of the Legislature of the Province of Manitoba, chapter 53 of the statutes of 1887 amended by chapter 49 of the statutes of 1895. Incorporated by Act of the Parliament of the Dominion of Canada, 60-61 Victoria, chapter 76; amended in 1904 by 4 Edward VII, chapter 58. Dominion license issued September 1, 1897).

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 500,000 00 |

(*For List of Shareholders, see Appendix.*)

## ASSETS.

| | | |
|---|---|---|
| Value of real estate held by the company | | $ 120,000 00 |
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | | 654,916 28 |
| Book value of bonds and debentures (*For details, see Schedule A.*) | | 520,617 60 |
| Cash at head office and branches | | 14,357 77 |
| Cash in banks, viz.:— | | |
| Union Bank of Canada, Toronto | $ 14,065 63 | |
| " " Calgary | 19,179 84 | |
| Northern Crown Bank, Winnipeg | 12,492 34 | |
| Total cash in banks | $ 45,737 81 | |
| Less overdraft Union Bank of Canada, Winnipeg | 763 83 | |
| Net cash in banks | | 44,973 98 |
| Total ledger assets | | $ 1,354,865 63 |
| Market value of bonds and debentures over book value | | 3,146 90 |

## OTHER ASSETS.

| | |
|---|---|
| Interest accrued | 1,272 11 |
| Agents' balances and premiums uncollected ($5,572.95 on business prior to Oct. 1, 1916) | 42,742 13 |
| Balance of profit commission due from other companies | 1,913 07 |
| Plans, $4,428.77; furniture and fixtures, $4,624.65 | 9,053 42 |
| Amount due for reinsurance losses | 260 83 |
| Total assets | $ 1,413,254 09 |

## LIABILITIES.

(1) *Liabilities in Canada.*

| | |
|---|---|
| Total net amount of claims, unadjusted | $ 9,352 07 |
| Reserve of unearned premiums, $254,744.14; carried out at 80 per cent | 203,795 31 |
| Taxes due and accrued | 8,127 13 |
| Reserve fund held in trust for reinsuring companies (including $35,510.62 reinsurance premiums payable Canadian, Indemnity Co.) | 55,286 86 |
| *Employees' profit sharing fund (balance undistributed) | 9,677 15 |
| Total liabilities in Canada | $ 286,238 52 |

*Total amount set apart for employees' profit sharing fund is $8,662.83, of which $6,751.36 was distributed and remainder set aside as liability.

## THE CANADIAN FIRE—*Continued.*

### LIABILITIES—*Concluded.*

*—(2) Liabilities in other Countries.*

| | |
|---|---|
| Total net amount of claims, unadjusted | $ 775 38 |
| Reserve of uncarned premiums, $5,977.10; carried out at 80 per cent | 4,781 68 |
| Total liabilities in other countries | $ 5,557 06 |
| Total liabilities in all countries (except capital stock) | $ 291,795 58 |
| Excess of assets over liabilities | $ 1,121,458 51 |
| Capital stock paid in cash | 500,000 00 |
| Surplus over liabilities and capital | $ 621,458 51 |

### INCOME.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Gross cash received for premiums | $ 424,309 99 | $ 18,485 86 | |
| Deduct reinsurances, $107,560.65; return premiums, $46,185.93.. | 150,860 56 | 2,886 02 | |
| Net cash received for premiums | $ 273,449 43 | $ 15,599 84 | |
| Total net cash received for premiums in all countries | | | $ 289,049 27 |
| Received for interest on investments | | | 59,459 69 |
| Rents | | | 280 77 |
| Total income | | | $ 348,789 73 |

### EXPENDITURE.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Amount paid for claims occurring in previous years | $ 6,767 52 | | |
| Deduct reinsurances | 430 80 | | |
| Net amount paid for said claims | $ 6,336 72 | | |
| Amount paid for claims occurring during the year | $ 112,290 53 | $ 4,511 20 | |
| Deduct reinsurances | 20,238 63 | 639 39 | |
| Net amount paid for said claims | $ 92,051 90 | $ 3,871 81 | |
| Total net amount paid for claims | $ 98,388 62 | $ 3,871 81 | |
| Total net amount paid for claims in all countries | | | $ 102,260 43 |
| Amount of dividends paid stockholders (8 per cent and bonus 2 per cent) | | | 50,000 00 |
| Paid for commission or brokerage | | | 25,254 51 |
| Paid for salaries or officials, $32,260.49; directors' fees, $700; auditors' fees, $450; travelling expenses, (officials) $2,888.57 | | | 36,299 06 |
| Paid for taxes | | | 18,092 37 |
| Miscellaneous expenditure, viz.: Printing and stationery, $2,725.71; postage, telephones, express and telegrams, $1,306.24; office charges, $3,727.08; rent, $9,293.40; board fees, $3,179.25; agents' charges, $597.15; office furniture and fixtures, $61; maps and plans, $1,383.19; share of profits paid to employees, $6,751.36 | | | 29,024 38 |
| Total expenditure | | | $ 260,930 75 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets, December 31, 1915 | $ 1,211,719 79 |
| Amount of cash income as above | 348,789 73 |
| Total | $ 1,560,509 52 |
| Amount of cash expenditure | 260,930 75 |
| Balance, net ledger assets, December 31, 1916 ($1,354,865.63, less $55,286.86 deposit) | $ 1,299,578 77 |

## THE CANADIAN FIRE—*Concluded.*

### STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | | |
|---|---|---|
| Amount of reinsurance premiums paid to unlicensed companies | $ | 69,787 43 |
| Amount of commission thereon | | 22,649 78 |
| Amount of losses recovered from said companies | | 16,121 22 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, $45,136.35; carried out at 80 per cent | | 36,109 08 |
| Amount of losses (outstanding) due and recoverable from such companies | | 4,224 26 |
| Amount of cash or other security held as security for recovery of losses, etc. | | 55,286 86 |

### SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | In Canada. | | | In other Countries. | | | Totals in all Countries. | | |
| | No. | Amount. | Premiums | No. | Amount. | Premiums | No. | Amount. | Premiums |
| | | $ | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 29,183 | 42,942,891 | 634,621 30 | 949 | 950,295 | 10,358 22 | 30,132 | 43,893,186 | 644,979 52 |
| Taken in 1916, new and renewed | 16,112 | 29,073,087 | 428,680 51 | 1,567 | 1,512,160 | 15,928 75 | 17,679 | 30,585,247 | 444,609 26 |
| Totals | 45,295 | 72,015,978 | 1,063,301 81 | 2,516 | 2,462,455 | 26,286 97 | 47,811 | 74,478,433 | 1,089,588 78 |
| Less ceased | 16,027 | 28,318,797 | 433,114 21 | 1,131 | 1,101,795 | 11,659 49 | 17,158 | 29,420,592 | 444,773 70 |
| Gross in force at end of 1916 | 29,268 | 43,697,181 | 630,187 60 | 1,385 | 1,360,660 | 14,627 48 | 30,653 | 45,057,841 | 644,815 08 |
| Less reinsured | ..... | 9,554,176 | 132,444 60 | ..... | 254,759 | 2,673 28 | ..... | 9,808,935 | 135,117 88 |
| Net in force at end of 1916 | 29,268 | 34,143,005 | 497,743 00 | 1,385 | 1,105,901 | 11,954 20 | 30,653 | 35,248,906 | 509,697 20 |

### SCHEDULE A.

| Bonds and debentures owned by the Company:— | Par value. | Book value. | Market value. |
|---|---|---|---|
| Dominion of Canada War Loan, 1925, 5 p.c. | $ 50,000 00 | $ 48,427 60 | $ 49,500 00 |
| *City of Winnipeg, 1923, 4 p.c. | 70,000 00 | 63,700 00 | 65,800 00 |
| Canada Permanent Mortgage Corp., 1921, 4½ p.c. | 20,000 00 | 20,000 00 | 20,000 00 |
| Home Investment Loan and Savings Co., 1918-1919, 5 p.c. | 20,000 00 | 20,000 00 | 20,000 00 |
| Huron and Erie L. and S. Co., 1921, 4½ p.c. | 10,000 00 | 10,000 00 | 10,000 00 |
| Northern Mortgage Co., 5 p.c. | 350,000 00 | 350,000 00 | 350,000 00 |
| *Schools*— | | | |
| Cloverleaf, 1922, 6 p.c. | 1,050 00 | 1,050 00 | 1,039 50 |
| Cook Cliff, 1920, 6 p.c. | 240 00 | 240 00 | 240 00 |
| East St. Paul, 1920, 6 p.c. | 400 00 | 400 00 | 400 00 |
| Franko, 1920, 6 p.c. | 400 00 | 400 00 | 400 00 |
| Illinois, 1920, 5½ p.c. | 600 00 | 600 00 | 594 00 |
| Jeffrey, 1922, 6 p.c. | 900 00 | 900 00 | 891 00 |
| Kupczanko, 1920, 6 p.c. | 300 00 | 300 00 | 300 00 |
| Nord, 1919, 6 p.c. | 300 00 | 300 00 | 300 00 |
| Seaforth, 1923, 6 p.c. | 900 00 | 900 00 | 900 00 |
| Skala, 1920, 6 p.c. | 300 00 | 300 00 | 300 00 |
| Slowo, 1920, 6 p.c. | 300 00 | 300 00 | 300 00 |
| Snowflake, 1932, 6 p.c. | 2,800 00 | 2,800 00 | 2,800 00 |
| Total par, book and market values | $ 528,490 00 | $ 520,617 60 | $ 523,764 50 |

*On deposit with Receiver General.

# CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

(*Formerly the Subscribers to The Lumbermen's Fire Indemnity Contract*).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chief Agent—E. D. HARDY.

Principal Office—Ottawa.

(Formed by lumbermen in the Provinces of Ontario and Quebec, March 17, 1915. License issued under the provisions of Section 12 of *the Insurance Act, 1910*, for the transaction of insurance among the subscribers in respect of property situated in the said provinces, May 28, 1915.)

## ASSETS.

Debentures owned, viz:—

| | Par value. | Book value. | Market value. | |
|---|---|---|---|---|
| *Dom. of Canada. War Loan, 1925, 5 p.c. | $ 20,000 00 | $ 19,800 00 | $ 19,800 00 | |
| Dom. of Can. War Loan, 1931, 5 p.c. | 1,000 00 | 990 00 | 990 00 | |
| Province of Ontario, 1936, 3½ p.c. | 9,000 00 | 8,955 00 | 7,560 00 | |
| Total par, book and market values | $ 30,000 00 | $ 29,745 00 | $ 28,350 00 | |
| Carried out at book value | | | | $ 29,745 00 |
| Cash in Bank of Ottawa, Ottawa | | | | 4,128 35 |
| Total ledger assets | | | | $ 33,873 35 |

## OTHER ASSETS.

| | |
|---|---|
| Agents' balances and premiums uncollected | 1,825 86 |
| Total assets | $ 35,699 21 |

## LIABILITIES.

| | |
|---|---|
| Taxes due and accrued | $ 91 71 |
| Due companies for reinsurance | 1,606 03 |
| Undivided profits placed to credit of individual subscribers accounts ($6,073.23, less $2,016.76 unadmitted assets) | 4,056 47 |
| Deposits held for unlicensed reinsurers | 8,955 00 |
| Bonds loaned by subscribers to cover reserve | 990 00 |
| Total liabilities | $ 15,699 21 |
| Surplus of assets over liabilities | $ 20,000 00 |

## INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 20,151 01 | |
| Deduct reinsurance, $16,631.85, and return premiums, $3,339.37 | 19,971 22 | |
| Net cash received for premiums | | $ 179 79 |
| Received for interest on investments | | 1,250 00 |
| Cash dividends received from reinsurance companies | | 8,184 74 |
| Total income | | $ 9,614 53 |

*On deposit with Receiver General.

## CANADIAN LUMBERMEN'S—*Concluded.*

### EXPENDITURE.

| | | |
|---|---|---|
| Amount paid for losses occurring during the year | $ 25,837 16 | |
| Deduct reinsurance | 25,837 16 | |
| Commission (Attorney Company) | | $ 2,247 15 |
| Taxes | | 1,309 69 |
| Miscellaneous expenditure, viz.:— | | |
| Guarantee bond furnished by attorney, $40; interest paid subscribers on war loan bonds deposited with the Receiver General, $1,250; interest paid Lumbermen's Fire Indemnity Contract, Sandusky, Ohio, on debentures deposited by them to cover reinsurance reserve, $805; profits paid subscribers under terminated contracts, $467.38 | | 2,562 38 |
| Total expenditure | | $ 6,119 22 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets, December 31, 1915 ($23,518.04 less ledger liabilities, $22,885) | $ 633 04 |
| Amount of cash income as above | 9,614 53 |
| Contributed by subscribers | 19,800 00 |
| Total | $ 30,047 57 |
| Amount of expenditure as above | 6,119 22 |
| Balance of net ledger assets December 31, 1916 ($33,873.35, less ledger liabilities, $9,945) | $ 23,928 35 |

### STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums paid to unlicensed companies | 7,563 23 |
| Commission and dividends thereon, $2,178.39; losses recovered, $17,766.26 | 19,944 65 |
| Reserve of unearned premiums, $5,302.52; carried out at 80 per cent | 4,242 02 |
| Amount of reinsurance premiums payable to such companies | 1,120 72 |
| Amount of cash or other securities held as security for recovery of losses, etc. | 9,894 01 |

### SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. Fire. Amount. | Premiums. |
|---|---|---|
| | $ | $ cts. |
| Gross in force at end of 1915 | 1,438,811 | 33,365 33 |
| Taken in 1916, new and renewed | 985,655 | 20,418 79 |
| Totals | 2,424,466 | 53,784 12 |
| Less ceased | 1,542,711 | 36,157 34 |
| Gross in force at end of 1916 | 881,755 | 17,626 78 |
| Less reinsured | 881,755 | 17,626 78 |

# COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—HARRY TABOR BROOKS.

Secretary—HENRY MANN.

Principal Office—London, Eng.

Chief Agent in Canada—JAS. McGREGOR.

Head Office in Canada—Montreal.

(Established September 28, 1861. Commenced business in Canada, September 11, 1863.)

## CAPITAL.

| | | |
|---|---|---|
| Amount of capital authorized and subscribed | £2,950,000 stg. | $14,356,666 66 |
| Amount paid thereon in cash | 295,000 stg. | 1,435,666 66 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*) | | $ 793,674 33 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Value of real estate, office building, 232-6 St. James St., Montreal | | 325,000 00 |
| Amount secured by way of loan on Standard Trust Co., Mortgage | | 20,000 00 |
| Due by Palatine Insurance Co., acct. proportion of expenses | | 5,901 26 |
| Cash on hand at head office in Canada | | 39 72 |
| Cash in banks, viz:— | | |
| Bank of British North America, Montreal | $ 27,809 89 | |
| Bank of British North America, Winnipeg | 11,117 74 | |
| Union Bank of Canada, Montreal | 10,949 02 | |
| Union Bank of Canada, Montreal (Building Account) | 9,108 32 | |
| Market and Fulton National Bank, New York | 11,513 05 | |
| Total | $ 70,498 02 | |
| Less overdraft Bank of British North America, Vancouver | 1,325 27 | |
| Net cash in banks | | 69,172 75 |
| Agents' balances and premiums uncollected ($35,888.54 was on business issued prior to Oct. 1, 1916) | | 148,068 96 |
| Rents due, $518.75, accrued, $6,655.13 | | 7,173 88 |
| Office furniture and plans | | 7,500 00 |
| Total assets in Canada | | $ 1,376,530 90 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ 90,500 00 | |
| Net amount of claims, resisted, not in suit | 2,500 00 | |
| Total net amount of unsettled claims | | $ 93,000 00 |
| Reserve of unearned premiums, $742,385.08; carried out at 80 per cent | | 593,908 07 |
| Taxes due and accrued (including $10,000 War Tax) | | 22,124 81 |
| Reinsurance premiums due | | 1,542 35 |
| Total liabilities in Canada | | $ 710,575 23 |

## COMMERCIAL UNION—*Continued.*

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 1,393,009 47 | |
| Deduct reinsurances, $219,642.23; return premiums, $160,188.50 | 379,830 73 | |
| Net cash received for premiums | | $ 1,013,178 74 |
| Received for interest on investments | | 38,806 07 |
| Received for rents | | 18,638 19 |
| Total income in Canada | | $ 1,070,623 00 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 41,687 06 | |
| Deduct savings and salvage, $18; reinsurances, $6,085.03 | 6,103 03 | |
| Net amount paid for said claims | $ 35,584 03 | |
| Amount paid for claims occurring during the year | $ 773,888 90 | |
| Deduct savings and salvage, $793.36; reinsurances, $168,927.50 | 169,720 86 | |
| Net amount paid for said claims | $ 604,168 04 | |
| Total net amount paid for claims | | $ 639,752 07 |
| Commission or brokerage | | 181,761 11 |
| Salaries: H.O. officials and branches, $54,922.98; auditors' fees, $494.28 | | 55,417 26 |
| Taxes | | 31,739 99 |
| Miscellaneous expenditure, viz:—Advertising, $1,304.31; fire departments, patrol and salvage corps assessments, etc., $13.74; furniture and fixtures, $33.24; inspections and surveys, $7,321.41; legal expenses, $175.66; maps and plans, $2,360.80; agency sundries, $20.83; postage, telegrams, telephones and express, $4,807.46; printing and stationery, $5,832.57; rents, $6,435.97; underwriters' boards, tariff associations, etc., $9,007.94; office expenses, $6,651.46; premium on bond, $5; Canadian Patriotic fund, $1,000; agency balance, $52.13 | | 45,022 52 |
| Total expenditure in Canada | | $ 953,692 95 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | $ 150,197,421 | $ 1,696,431 37 |
| Taken during the year, new | 109,373,454 | 971,355 94 |
| Taken during the year, renewed | 32,293,087 | 345,952 72 |
| Total | $ 291,863,962 | $ 3,013,740 03 |
| Deduct terminated | 123,723,311 | 1,305,754 86 |
| Gross in force at end of year | $ 168,140,651 | $ 1,707,985 17 |
| Deduct reinsured | 39,187,529 | 248,078 38 |
| Net in force at December 31, 1916 | $ 128,953,122 | $ 1,459,906 79 |

### SCHEDULE A.

Bonds and debs. on deposit with Receiver General, viz:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Canada reg'd stock, 1938, 3 p.c. | $ 24,333 34 | $ 18,006 67 |
| Canada War Loan, 1925, 5 p.c. | 20,000 00 | 19,800 00 |
| Prov. of Ontario reg'd stock, 1946 ,3½ p.c. | 36,500 00 | 27,740 00 |
| Guaranteed Stock (Irish Land Act), 1933, 2¾ p.c. | 48,666 67 | 25,793 34 |
| Ceylon inscribed stock, 1934, 4 p.c. | 29,200 00 | 24,820 00 |
| New South Wales inscribed stock, 1924, 3½ p.c. | 121,666 67 | 105,850 00 |
| New Zealand stock, 1929, 4 p.c. | 111,933 33 | 96,262 66 |
| Queensland, 1920/1925, 4½ p.c. | 73,000 00 | 66,430 00 |
| South Australia, 1921/1923, 5 p.c. | 24,333 33 | 23,603 33 |
| Victoria inscribed stock, 1923, 3½ p.c. | 24,333 33 | 21,170 00 |
| *City*— | | |
| Quebec, 1923, 4 p.c. | 43,800 00 | 41,172 00 |
| *Corporation*— | | |
| Point Grey, 1961, 5 p.c. | 17,033 33 | 14,478 33 |
| *Schools*— | | |
| Montreal P. S., 1942, 4 p.c. | 15,000 00 | 12,600 00 |
| Ottawa, R. C. C., 1939, 4½ p.c. | 55,000 00 | 49,500 00 |

## Commercial Union—*Concluded.*

Schedule A—*Concluded.*

| Bonds and debs. on deposit with Receiver General, *Concluded*, viz:— | Par value. | Market value. |
|---|---|---|
| *Railways*— | | |
| C.N.R. (g'teed by Prov. of Man.), 1930, 4 p.c. | $ 177,633 34 | $ 152,764 67 |
| East Indian (g'teed by Indian Govt.), 1929 or later, on 12 mos. notice, 3 p.c. | 121,666 67 | 69,350 00 |
| *Miscellaneous*— | | |
| Can. Perm., Mtge. Corp., 1917, 4 p.c. | 24,333 33 | 24,333 33 |
| Total on deposit with Receiver General | $ 968,433 34 | $ 793,674 33 |

(*For General Business Statement, see Appendix.*)

# THE CONNECTICUT FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—EDWARD MILLIGAN.

Secretaries—JOHN A. COSMUS and FRED W. BOWERS.

Principal Office—Hartford, Conn.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated, June, 1850. Commenced business in Canada, 1886).

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $ 3,000,000 00 |
| Amount of capital subscribed and paid thereon in cash | 1,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds and debs. on deposit with Receiver General, viz.— | | | |
| Province of Ontario, 1936, 3½ p.c. | $ 15,000 00 | $ 12,600 00 | |
| *Cities—* | | | |
| Hamilton, 1933, 4½ p.c. | 25,000 00 | 23,500 00 | |
| Victoria, B.C., 1923, 4 p.c. | 55,000 00 | 50,600 00 | |
| Westmount, 1955, 4½ p.c. | 4,000 00 | 3,640 00 | |
| *School—* | | | |
| St. Denis de Montreal School, 1952, 5½ p.c. | 40,000 00 | 38,800 00 | |
| *Miscellaneous—* | | | |
| Toronto Harbour Com'rs (g'teed by City of Toronto), 1953, 4½ p.c. | 25,000 00 | 22,750 00 | |
| Total on deposit with Receiver General | $ 164,000 00 | $ 151,890 00 | |
| Carried out at market value | | | $ 151,890 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office in Canada | | 147 42 |
| Cash in banks in Canada, viz.— | | |
| Royal Bank of Canada, Montreal | $ 8,791 51 | |
| Bank of Nova Scotia, St. John, N.B. | 16,234 65 | |
| Total cash in banks in Canada | | 25,026 16 |
| Interest accrued | | 2,103 76 |
| Agents' balances and premiums uncollected ($9,260 58 on business prior to Oct. 1, 1916) | | 25,640 75 |
| Maps and plans, $405.08; furniture and fixtures, $257 62 | | 662 70 |
| Total assets in Canada | | $ 205,470 79 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ 6,216 35 | |
| Net amount of claims, resisted, not in suit (accrued in 1915) | 148 62 | |
| Total net amount of unsettled claims | | $ 6,364 97 |
| Reserve of unearned premiums, $104,733.16; carried out at 80 per cent | | 83,786 52 |
| Salaries, rents, etc., due and accrued (est.) | | 25 00 |
| Taxes due and accrued (est.) | | 3,500 00 |
| Total liabilities in Canada | | $ 93,676 49 |

## THE CONNECTICUT FIRE—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Hail. | |
| | $ cts. | $ cts. | |
| Gross cash received | 202,598 53 | 74,562 24 | |
| Less reinsurance | 41,855 28 | 17,924 49 | |
| Less return premiums | 20,149 01 | 1,167 05 | |
| Total deduction | 62,004 29 | 19,091 54 | |
| Net cash received | 140,594 24 | 55,470 70 | |
| Net cash for received premiums for all classes of business | | | $ 196,064 94 |
| Cash received for interest on investments | | | 8,300 00 |
| Total income in Canada | | | $ 204,364 94 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Hail. | |
| | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 4,023 46 | | |
| Less reinsurance | 328 89 | | |
| Net payment for said claims | 3,694 57 | | |
| Paid for claims occurring during the year | 86,385 05 | 63,912 38 | |
| Less savings and salvage | 87 34 | | |
| Less reinsurance | 14,488 33 | 14,284 02 | |
| Total deduction | 14,575 67 | | |
| Net payment for said claims | 71,809 38 | | |
| Total net payment for claims | 75,503 95 | 49,628 36 | |
| Total net payments for claims for all classes of business (including $943.91 adjustment expenses, hail) | | | $ 126,076 22 |
| Commission and brokerage: Fire, $31,559.01; Other, $12,119.23 | | | 43,678 24 |
| Taxes: Fire, $9,942.46; Other, $250 | | | 10,192 46 |
| Salaries, fees and travelling expenses, Fire:—Salaries: Head Office, general and special agents, $5,216.42; fees, auditors, $56.00; travelling expenses, officials, $77.71; agents, $791.83 | | | 6,141 96 |
| Miscellaneous expenditure, Fire, viz.—Advertising, $36; furniture and fixtures, $50.99; maps and plans, $517.60; postage, telegrams, telephones, and express, $718.36; printing and stationery, $774.63; rents, $943.41; underwriters' boards, associations, etc., $1,413.47; exchange, subscriptions, sundries and supplies, $744.44 | | | 5,198 90 |
| Miscellaneous expenditure, Other, viz.—Printing and stationery, $261.78; exchange, subscriptions, sundries and supplies, $49.35 | | | 311 13 |
| Total expenditure in Canada | | | $ 191,598 91 |

## THE CONNECTICUT FIRE—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Hail. | |
| | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 16,977,817 | 213,221 87 | | |
| Taken in 1916, new and renewed | 17,632,269 | 206,640 20 | 1,148,399 | 73,395 19 |
| Totals | 34,610,086 | 419,862 07 | | |
| Less ceased | 13,806,084 | 168,831 33 | 1,148,399 | 73,395 19 |
| Gross in force at end of 1916 | 20,804,002 | 251,030 74 | | |
| Less reinsured | 4,253,890 | 45,491 40 | | |
| Net in force at end of 1916 | 16,550,112 | 205,539 34 | | |

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

### LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 664,600 00 |
| Loans secured by pledge of bonds, stocks, or other collaterals | 20,000 00 |
| Book value of bonds and stocks | 5,247,724 35 |
| Cash on hand, in trust companies and in banks | 918,294 35 |
| Agents' balances and bills receivable | 577,646 89 |
| Total | $ 7,428,265 59 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Amount recoverable for reinsurance on paid claims | 8,285 80 |
| Interest due and accrued | 81,184 08 |
| Gross assets | $ 7,517,735 47 |
| Deduct assets not admitted | 267,855 63 |
| Total admitted assets | $ 7,249,879 84 |

### LIABILITIES.

| | |
|---|---|
| Total net amount of unpaid claims | $ 312,627 43 |
| Unearned premiums | 3,978,988 47 |
| Salaries, rents, etc., due or accrued | 5,000 00 |
| Federal, state, and other taxes due or accrued (estimated) | 110,000 00 |
| Contingent commissions or other charges due or accrued | 7,200 00 |
| Total liabilities (excluding capital stock) | $ 4,413,815 90 |
| Joint capital stock paid in cash | 1,000,000 00 |
| Surplus over all liabilities | 1,836,063 94 |
| Total liabilities | $ 7,249,879 84 |

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 3,693,929 51 |
| Interest and dividends | 276,552 05 |
| Agents' balances previously charged off | 204 45 |
| Gross profit on sale or maturity of bonds and stocks | 12,202 13 |
| Uncollected dividend | 51 93 |
| Total income | $ 3,982,940 07 |

## The Connecticut Fire—*Concluded.*

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 1,875,917 99 |
| Expenses of adjustment and settlement of claims | 43,376 62 |
| Dividends to stockholders | 200,000 00 |
| Commission or brokerage | 868,071 86 |
| Allowances to local agencies for miscellaneous agency expenses | 17,660 64 |
| Salaries, $92,674.55; and other expenses, $54,130.31; of special or general agents | 146,804 86 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 208,244 64 |
| Rents | 25,767 17 |
| Underwriters' boards and tariff associations | 52,997 34 |
| Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses | 27,167 50 |
| Inspections and surveys | 8,431 52 |
| Taxes on real estate | 3 59 |
| State taxes on premiums, Insurance Department licenses and fees | 90,690 81 |
| All other licenses, fees and taxes | 65,147 76 |
| Agents' balances charged off | 6,258 80 |
| Gross loss on sale or maturity of bonds and stocks | 111,412 94 |
| All other disbursements | 92,229 18 |
| Total disbursement | $ 3,840,183 22 |

### RISKS AND PREMIUMS.

#### FIRE RISKS.

| | |
|---|---|
| Written or renewed during the year | $ 537,308,772 00 |
| Premiums thereon | 5,450,010 24 |
| Terminated during the year | 488,111,135 00 |
| Premiums thereon | 5,166,586 94 |
| Net in force, December 31, 1916 | 777,406,821 00 |
| Premiums thereon | 7,590,918 33 |

# THE CONTINENTAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—HENRY EVANS.

Secretary—J. E. LOPEZ.

Principal Office—New York.

Chief Agent in Canada—W. E. D. BALDWIN.

Head Office in Canada—Montreal.

(Incorporated, January, 1853. Dominion license issued November 25, 1910.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $10,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Prov. of Alberta gold reg'd., 1924, 4½ p.c. | $ 25,000 00 | $ 23,750 00 | |
| City of Toronto, 1948, 4 p.c. | 299,300 00 | 254,405 00 | |
| Total on deposit with Receiver General | $ 324,300 00 | $ 278,155 00 | |
| Carried out at market value | | | $ 278,155 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash at Head Office | 166 34 |
| Cash in Royal Bank of Canada, Montreal | 32,930 76 |
| Interest due, $5,986; accrued, $468.75 | 6,454 75 |
| Agents' balances and premiums uncollected ($1,178.67 on business prior to Oct. 1, 1916) | 50,872 28 |
| Office furniture and plans | 4,487 00 |
| Total assets in Canada | $ 373,066 13 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, adjusted and unpaid | $ 20,043 25 | |
| Net amount of claims, unadjusted | 30,367 51 | |
| Net amount of claims, resisted, in suit | 500 00 | |
| Net amount of claims, resisted, not in suit | 500 00 | |
| Total net amount of unsettled claims ($528.73 accrued prior to 1916) | | $ 51,410 76 |
| Reserve of unearned premiums, $211,079.32; carried out at 80 per cent | | 168,863 45 |
| Taxes due and accrued (estimated) | | 4,000 00 |
| Return premiums, $5,661.52; reinsurance premiums, $1,890.27 | | 7,551 79 |
| Total liabilities in Canada | | $ 231,826 00 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 428,630 86 | |
| Deduct reinsurances, $35,621.83; return premiums, $75,629.26 | 111,251 09 | |
| Total net cash received for premiums | | $ 317,379 77 |
| Interest on investments | | 11,972 00 |
| Total income in Canada | | $ 329,351 77 |

## THE CONTINENTAL—*Concluded.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for losses occurring in previous years | $ 20,940 37 | |
| Deduct savings and salvage, $2.13; reinsurances, $1,457.60 | 1,459 73 | |
| Net amount paid for said claims | $ 19,480 64 | |
| Amount paid for claims occurring during the year | $ 134,497 11 | |
| Deduct savings and salvage, $66.96; reinsurances, $15,687.11 | 15,754 07 | |
| Net amount paid for said claims | $ 118,743 04 | |
| Total net amount paid for claims | | $ 138,223 68 |
| Commission or brokerage | | 64,125 27 |
| Salaries and travelling expenses, viz.: Salaries, Head Office officials, $11,341.56; general and special agents, $5,942.46; travelling expenses: officials, $838.14; special agents, $3,758.39 | | 21,880 55 |
| Taxes | | 12,372 88 |
| Miscellaneous expenditure, viz.: Advertising, $524.14; fire department, patrol and salvage corps assessments, etc., $401.32; legal expenses, $4.50; postage, express, telegrams and telephones, $1,903.84; rent, $2,368.09; maps and plans, $1,289.82; underwriters' boards, $3,261.16; furniture and fixtures, $2,767.60; printing and stationery, $3,487.42; miscellaneous, $1,177.13 | | 17,185 02 |
| Total expenditure in Canada | | $ 253,787 40 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | $ 35,551,312 | $ 378,266 79 |
| Taken during the year, new | 43,819,412 | 435,549 57 |
| Total | $ 79,370,724 | $ 813,816 36 |
| Deduct terminated | 34,054,374 | 350,961 84 |
| Gross in force at end of year | $ 45,316,350 | $ 462,854 52 |
| Deduct reinsured | 4,823,047 | 37,600 61 |
| Net in force at Dec. 31, 1916 | $ 40,493,303 | $ 425,253 91 |

(*For General Business Statement, see Appendix*).

# THE DOMINION FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President and Manager—ROBT. F. MASSIE.

Vice-President—PHILIP POCOCK.

Secretary—NEIL W. RENWICK.

Principal Office—Toronto.

(Incorporated, 1904. Charter renewed and amended, 1907. On June 24, 1915, the power of the company was extended to include hail insurance, under the provisions of section 81 of the Insurance Act, 1910. Commenced business May 11, 1907.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed | 265,400 00 |
| Amount paid thereon in cash | 209,630 00 |
| Amount of premium on capital stock paid in by stockholders | 3,950 00 |

*(For List of Shareholders, see Appendix.)*

## ASSETS.

| | | | | |
|---|---|---|---|---|
| Mortgage loans on real estate, first liens | | | | $ 13,000 00 |
| Amount of loans secured by bonds, stocks or other marketable collaterals, viz.:— | | | | 16,150 00 |
| | Par value. | Market value. | Amount loaned. | |
| 50 shares Brazilian Traction L. & P. Co. | $ 5,000 00 | $ 2,200 00 | $ 4,150 00 | |
| 125 shares Porto Rico Rys. Co. | 12,500 00 | 4,750 00 | | |
| 37 bonds Associated Securities Co., Ltd., 1st mtge., 1939, 6 p.c. | 37,000 00 | 29,600 00 | 12,000 00 | |
| Total | $ 54,500 00 | $ 36,550 00 | $ 16,150 00 | |
| Book value of bonds and debs. *(For details, see Schedule A)* | | | | 206,593 11 |
| Book value of stocks *(For details, see Schedule B)* | | | | 31,527 80 |
| Cash at head office | | | | 5,362 74 |
| Cash in banks and loan Co.:— | | | | |
| Canadian Bank of Commerce | | | $ 930 15 | |
| Bank of Toronto, Toronto | | | 38,805 07 | |
| Central Canada L. & S. Co. | | | 9,022 56 | |
| Total cash in banks and loan Co | | | | 48,757 78 |
| Advances to inspectors, $425; accounts receivable, $3,354.52 | | | | 3,779 52 |
| Total ledger assets | | | | $ 325,170 95 |
| Deduct market value of bonds, debs. and stocks under book value | | | | 11,100 34 |
| | | | | $ 314,070 61 |

## OTHER ASSETS.

| | |
|---|---|
| Interest accrued | 2,734 76 |
| Office furniture, $1,000; plans, $8,000 | 9,000 00 |
| Agents' balances and premiums uncollected—net ($8,173.52 on business prior to Oct. 1, 1916) | 32,051 65 |
| Amount due for reinsurance losses (Hail) | 1,676 13 |
| Total assets | $ 359,533 15 |

## The Dominion Fire—*Continued.*

### LIABILITIES.

| | | |
|---|---|---|
| Total net amount of claims, unadjusted | $ | 9,373 02 |
| Reserve of unearned premiums, $181,106.01; carried out at 80 per cent | | 144,885 01 |
| Due for reinsurance premiums—net | | 16,071 05 |
| Taxes due and accrued | | 3,000 00 |
| Due and accrued for salaries, rent, etc | | 3,254 66 |
| Held in trust for reinsurance against unexpired risks | | 35,699 12 |
| Unsecured balances of treaty reinsurers | | 2,983 48 |
| Total liabilities (except capital) | $ | 215,266 34 |
| Excess of assets over liabilities | $ | 144,266 81 |
| Capital stock paid in cash | | 209,630 00 |

### INCOME.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Hail. | |
| | $ cts. | $ cts. | |
| Gross cash received | 332,260 84 | 39,357 82 | |
| Less reinsurance | 69,686 48 | 14,645 27 | |
| Less return premiums | 50,036 02 | 114 30 | |
| Total deduction | 119,722 50 | 14,759 57 | |
| Net cash received | 212,538 34 | 24,598 25 | |
| Net cash received for premiums for all classes of business | | | $ 237,136 59 |
| Cash received for interest on investments | | | 13,064 73 |
| Total | | | $ 250,201 32 |
| Received for calls on capital | | | 1,220 00 |
| Total income | | | $ 251,421 32 |

### EXPENDITURE.

| Claims. | Class of Business. | |
|---|---|---|
| | Fire. | Hail. |
| | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 15,805 15 | |
| Less reinsurance | 5,252 15 | |
| Net payment for said claims | 10,553 00 | |
| Paid for claims occurring during the year | 136,535 68 | 28,641 92 |
| Less reinsurance | 38,495 62 | 8,027 61 |
| Net payment for said claims | 98,040 06 | |
| Total net payment for claims | 108,593 06 | 20,614 31 |

## The Dominion Fire—*Continued.*

### EXPENDITURE—*Concluded.*

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 129,207 37 |
| Commission and brokerage | | 48,463 41 |
| Taxes | | 9,260 33 |
| Salaries, fees and travelling expenses: Salaries, head office staff and branches, $10,821.99; inspectors, $4,121.82; Fees: directors, $350; auditors, $575; Travelling expenses: officials $354.37; inspectors, $1,682.86 | | 17,906 04 |
| Miscellaneous expenditure, viz.: Advertising, $1,566.52; legal expenses, $742.84; maps and plans, $192.48; postage, telegrams, telephones and express, $2,582.04; printing and stationery, $2,064.54; rents, $3,448.80; general expenses, $1,871.17; loss expenses, $4,876.51 | | 17,344 90 |
| Total expenditure | $ | 222,182 05 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Net ledger assets, December 31, 1915 | $ | 260,232 56 |
| Income as above | | 251,421 32 |
| Total | $ | 511,653 88 |
| Expenditure as above | | 222,182 05 |
| Balance, net ledger assets, December 31, 1916 ($325,170 95; less $35,699.12 deposits) | $ | 289,471 83 |

### STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | | |
|---|---|---|
| Amount of reinsurance premiums in unlicensed companies, Fire, $69,170.50; Hail, $14,645.27 | $ | 83,815 77 |
| Amount of commission thereon, Fire, $19,656.80; Hail, $5,729.70 | | 25,386 50 |
| Amount of losses recovered from said companies, Fire, $44,747 77; Hail, $8,027 61 | | 52,775 38 |
| Reserves of unearned premiums on all Fire risks reinsured in unlicensed companies, Fire, $46,711.73; carried out at 80 per cent thereof | | 37,369 38 |
| Amount of losses due and recoverable from such companies, Fire, $15,667.04; Hail, $1,676.13 | | 17,343 17 |
| Amount of reinsurance premiums payable to such companies | | 16,029 95 |
| Amount of cash or other securities held as security for recovery of losses, etc | | 35,699 12 |

### SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Hail. | |
| | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 34,788,311 | 427,581 76 | | |
| Taken in 1916, new and renewed | 25,840,101 | 337,551 17 | 617,526 | 39,357 82 |
| Totals | 60,628,412 | 765,132 93 | | |
| Less ceased | 24,573,140 | 329,544 27 | 617,526 | 39,357 82 |
| Gross in force at end of 1916 | 36,055,272 | 435,588 66 | | |
| Less reinsured | 7,090,870 | 90,525 19 | | |
| Net in force at end of 1916 | 28,964,402 | 345,063 47 | | |

## THE DOMINION FIRE—*Concluded.*

SCHEDULE A.

| Bonds and debentures owned by the Company:— *On deposit with Receiver General.* | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Cities:—* | | | |
| Brantford, 1944, 5 p.c. | $ 7,000 00 | $ 7,000 00 | $ 6,930 00 |
| Calgary, 1926, 4½ p.c. | 5,000 00 | 5,000 00 | 4,550 00 |
| Edmonton, 1926, 5 p.c. | 10,000 00 | 10,298 00 | 9,400 00 |
| Fernie, 1939, 5 p.c. | 5,000 00 | 5,000 00 | 4,200 00 |
| Galt, 1946, 4 p.c. | 5,000 00 | 4,893 30 | 4,150 00 |
| Kamloops, 1920, 5 p.c. | 5,000 00 | 4,975 00 | 4,850 00 |
| London, 1944, 4½ p.c. | 7,000 00 | 6,475 70 | 6,440 00 |
| Port Arthur, 1937, 5 p.c. | 5,000 00 | 5,000 00 | 4,650 00 |
| Regina, 1920, 4½ p.c. | 10,232 05 | 10,139 96 | 9,925 08 |
| Toronto, 1945, 3½ p.c. | 9,733 33 | 8,902 10 | 7,592 00 |
| Vancouver, 1926, 4 p.c. | 10,000 00 | 9,798 00 | 8,800 00 |
| Waterloo, 1930, 5½ p.c. | 6,065 20 | 6,360 62 | 6,307 80 |
| Winnipeg, 1920, 4 p.c. | 5,000 00 | 4,954 50 | 4,800 00 |
| *Towns—* | | | |
| Walkerville, 1920, 4½ p.c. | 742 31 | 7,591 80 | 720 04 |
| " 1920–1921, 4½ p.c. | 6,000 00 | | 5,820 00 |
| " 1921, 4½ p.c. | 910 71 | | 883 39 |
| *District—* | | | |
| Burnaby, B.C., 1950, 4½ p.c. | 5,353 33 | 3,469 66 | 4,229 13 |
| Total on deposit with Receiver General | $ 103,036 93 | $ 99,858 64 | $ 94,247 44 |
| *Held by Company.* | | | |
| *Governments—* | | | |
| Dominion of Can. War Loan, 1925, 5 p.c. | 5,000 00 | 4,875 00 | 4,950 00 |
| " " " 1931, 5 p.c. | 25,000 00 | 24,305 13 | 24,750 00 |
| Anglo-French External Loan, 1920, 5 p.c. | 5,000 00 | 4,787 50 | 4,700 00 |
| *Cities:—* | | | |
| Belleville, (Rolling Mills and Iron Works bonus debs.) 1919, 4 p.c. | 5,000 00 | 4,862 50 | 4,850 00 |
| Moosejaw, 1929 to 1932, 5 p.c. | 5,162 26 | 5,032 69 | 4,800 90 |
| Nanaimo, 1950, 5 p.c. | 5,000 00 | 5,000 00 | 4,250 00 |
| Port Arthur, 1917 to 1924, 5 p.c. | 1,868 03 | 1,868 03 | 1,830 66 |
| Port Arthur, 1942, 5 p.c. | 12,166 67 | 11,619 00 | 11,193 33 |
| Revelstoke, 1960, 5 p.c. | 5,000 00 | 5,000 00 | 4,100 00 |
| St. Thomas, 1921–1928, 4½ p.c. | 8,000 00 | 8,000 00 | 7,600 00 |
| Vancouver, 1948, 4 p.c. | 4,866 67 | 4,039 00 | 3,698 67 |
| *Towns:—* | | | |
| Amherstburg, 1924 to 1928, 5 p.c. | 4,850 66 | 4,945 73 | 4,705 14 |
| Goderich, 1917 to 1940, 4½ p.c. | 8,899 10 | 8,470 98 | 8,276 16 |
| North Bay, 1931 to 1932, 5 p.c. | 5,389 84 | 5,389 84 | 5,174 25 |
| *Village:—* | | | |
| Tweed, 1917 to 1928, 4 p.c. | 3,797 20 | 3,586 07 | 3,519 02 |
| *Railway:—* | | | |
| C.N.R., Equip. (Imperial Rolling Stock), series V, 1918, 4½ p.c. | 5,000 00 | 4,953 00 | 4,950 00 |
| Total par, book and market values | $ 213,037 36 | $ 206,593 11 | $ 197,595 57 |

SCHEDULE B.

| Stocks owned by the company, viz:— | Par value. | Book value. | Market value. |
|---|---|---|---|
| 50 shares Consumers' Gas | $ 2,500 00 | $ 4,872 80 | $ 4,100 00 |
| 50 shares Dominion Bank | 5,000 00 | 10,880 00 | 10,400 00 |
| 25 shares Bank of Toronto | 2,500 00 | 5,075 00 | 4,875 00 |
| 50 shares Imperial Bank | 5,000 00 | 10,700 00 | 10,050 00 |
| Total par, book and market values | $ 15,000 00 | $ 31,527 80 | $ 29,425 00 |

# THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—COL. A. E. GOODERHAM.

Vice-Presidents—C. D. WARREN and R. L. PATTERSON.

Manager—C. A. WITHERS.

Sec.-Treas. J. L. TURQUAND.

Head Office—Toronto, Ontario.

(Incorporated June 23, 1887 by 50-51 Vic., cap. 105; amended in 1893 by 56 Vic., cap. 80; and in 1898 by 61 Vic., cap. 102; and in 1899 by 62-63 Vic., cap. 108. On June 27, 1910 the power of the company was extended to include plate glass and burglary insurance, under the provisions of section 81 of the Insurance Act, 1910 and on June 12, 1915 its power was further extended to include fire insurance under the provisions of the said section. Commenced business in Canada Nov. 5, 1887).

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed and paid thereon in cash | 244,400 00 |

(*For List of Shareholders, see Appendix.*)

## ASSETS.

| | | |
|---|---|---|
| Book value of bonds and debentures (*For details, see Schedule A.*) | | $ 660,514 43 |
| Cash at head office | | 8,601 43 |
| Cash in banks, viz:— | | |
| Royal Bank, Toronto | $ 13,031 78 | |
| Union Bank, Toronto | 6,203 34 | |
| " Winnipeg | 1,353 83 | |
| " Calgary | 11 10 | |
| " Vancouver | 1,175 00 | |
| Royal Bank, Kingston, Jamaica | 2,514 50 | |
| Total cash in banks | | 24,289 55 |
| Agents' ledger balances | | 11,874 29 |
| Total ledger assets | | $ 705,279 70 |
| Deduct market value of bonds and debentures under book value | | 50,070 57 |
| | | $ 655,209 13 |

## OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 12,209 51 |
| Gross premiums due and uncollected on policies in force, viz:— | | |
| Fire ($2,103.72 on business prior to Oct. 1, 1916) | $ 5,835 16 | |
| Accident ($8,361.23 on business prior to Oct. 1, 1916) | 35,879 63 | |
| Automobile, including Fire Risk, $644.58 on business prior to Oct. 1, 1916) | 2,186 95 | |
| Automobile, excluding Fire Risk, ($680.03 on business prior to Oct. 1, 1916) | 2,723 11 | |
| Burglary ($239.75 on business prior to Oct. 1, 1916) | 1,523 74 | |
| Guarantee ($1,491.17 on business prior to Oct. 1, 1916) | 4,402 99 | |
| Plate glass ($1,009.63 on business prior to Oct. 1, 1916) | 5,889 74 | |
| Sickness ($4,823.31 on business prior to Oct. 1, 1916) | 20,358 93 | |
| Industrial | 1,843 50 | |
| Total outstanding premiums, $80,643.75, less 20 per cent commission | | 64,515 00 |
| Office furniture (net) | | 4,426 94 |
| Total assets | | $ 736,360 58 |

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## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

### LIABILITIES.

| | | |
|---|---|---|
| Fire claims, unadjusted | $ 2,426 25 | |
| Accident claims, adjusted but unpaid | $ 14,135 00 | |
| Accident claims, unadjusted | 16,871 33 | |
| Total amount of unsettled accident claims ($5,368 accrued in previous years) | $ 31,006 33 | |
| Sickness claims, adjusted but unpaid | $ 494 64 | |
| Sickness claims, unadjusted | 14,124 00 | |
| Total amount of unsettled sickness claims ($50 accrued in previous years) | $ 14,618 64 | |
| Guarantee claims, unadjusted ($7,500 accrued in previous years) | 16,001 81 | |
| Plate Glass claims, unadjusted | 1,649 81 | |
| Automobile (excluding Fire Risk) claims, unadjusted | 470 00 | |
| Total unsettled claims | | $ 66,172 84 |
| Reserve of unearned premiums— | | |
| Fire | $ 26,184 52 | |
| Accident | 83,229 41 | |
| Automobile (including Fire Risk) | 3,664 76 | |
| Automobile (excluding Fire Risk) | 9,090 56 | |
| Burglary | 1,861 94 | |
| Guarantee | 14,986 63 | |
| Plate Glass | 16,458 89 | |
| Sickness | 41,388 75 | |
| Total net reserve, $196,865.46; carried out at 80 per cent | | 157,492 37 |
| Taxes due and accrued | | 3,500 00 |
| Total liabilities (excluding capital stock) | | $ 227,165 21 |
| Surplus of assets over liabilities | | $ 509,195 37 |
| Capital stock paid in cash | | 244,400 00 |
| Surplus over liabilities and capital | | $ 264,795 37 |

### INCOME.

| Premiums. | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (including Fire Risk). | Automobile (excluding Fire Risk). | Burglary. | Guarantee. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 34,877 11 | 206,643 48 | 10,739 23 | 21,788 98 | 4,132 27 | 42,046 55 | 23,855 85 | 101,932 08 |
| Less reinsurance | 6,827 34 | 9,803 14 | 4,288 82 | 976 85 | 472 60 | 7,188 34 | | |
| Less return premiums | 1,792 45 | 7,373 64 | 424 87 | 2,078 55 | 99 77 | 2,272 06 | 623 63 | 58 32 |
| Total deduction | 8,619 79 | 17,176 78 | 4,713 69 | 3,055 40 | 572 37 | 9,460 40 | | |
| Net cash received | 26,257 32 | 189,466 70 | 6,025 54 | 18,733 58 | 3,559 90 | 32,586 15 | 23,232 22 | 101,873 76 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | | $ 401,735 17 |
| Cash received for interest on investments | | 31,298 62 |
| Total income | | $ 433,033 79 |

## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

### EXPENDITURE.

| Claims. | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (including Fire Risk). | Automobile (excluding Fire Risk). | Burglary. | Guarantee. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Net paym't for claims occurring in previous yrs. | | 14,527 14 | | | 72 00 | 4,916 44 | 320 02 | 11,721 35 |
| Paid for claims occurring during the year. | 6,564,38 | 52,663 55 | 6,761 79 | 3,070 07 | 288 10 | 9,812 47 | 10,063 64 | 40,375 38 |
| Less savings, salvage and reinsurance..... | 260 22 | 2,626 30 | 4,053 03 | 226 53 | | 4,698 59 | 71 80 | 717 76 |
| Net payment for said claims.... | | 50,037 25 | | | | 5,113 88 | 9,991 84 | 39,657 62 |
| Total net payment for claims | 6,304 16 | 64,564 39 | 2,708 76 | 2,843 54 | 360 10 | 10,030 32 | 10,311 86 | 51,378 97 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 148,502 10 |
| Dividends paid stockholders | | 24,440 00 |
| Commission and brokerage | | 117,523 76 |
| Taxes | | 11,472 09 |
| Salaries, fees and travelling expenses: Salaries—head office, $43,207.23; fees—directors, $2,840; auditors, $500; travelling expenses, $8,053.48 | | 54,600 71 |
| Miscellaneous expenditure, viz.: Advertising, printing and stationery, $8,830.82; furniture and fixtures, $408.95; legal expenses, $41.64; postage, telegrams, telephones and express, $4,804.19; rents, $6,829.92; sundry expenses and lighting, $5,991.92 | | 26,907 44 |
| Total expenditure | $ | 383,446 10 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Net ledger assets, December 31, 1915 | $ | 655,692 01 |
| Amount of income as above | | 433,033 79 |
| Total | $ | 1,088,725 80 |
| Amount of expenditure as above | | 383,446 10 |
| Balance, net ledger assets, December 31, 1916 | $ | 705,279 70 |

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Fire. | | | Accident. | | | Automobile (excluding Fire Risk). | | |
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. | No. | Premiums. | |
| | | $ | $ cts. | | $ | $ cts. | | $ cts. | |
| Gross in force at end of 1915. | 964 | 998,496 | 11,371 15 | 5,034 | 27,327,660 | 157,949 76 | 251 | 12,780 15 | |
| Taken in 1916— | | | | | | | | | |
| New and renewed | 3,044 | 3,139,471 | 39,409 81 | 15,445 | 37,483,865 | 235,477 51 | 602 | 33,567 09 | |
| Industrial | ..... | ..... | ..... | 868 | 1,261,218 | 1,074 87 | ..... | ..... | |
| Totals | 4,008 | 4,137,877 | 50,780 96 | 21,347 | 66,072,743 | 394,502 14 | 853 | 46,347 24 | |
| Less ceased | 556 | 526,010 | 7,061 91 | 8,147 | 37,001,970 | 219,552 30 | 535 | 27,508 18 | |
| Gross in force at end of 1916. | 3,452 | 3,611,867 | 43,719 05 | 13,200 | 29,070,773 | 174,949 84 | 318 | 18,839 06 | |
| Less reinsured | ..... | 664,336 | 8,406 74 | ..... | 1,389,790 | 8,491 02 | .... | 657 95 | |
| Net in force at end of 1916 | 3,452 | 2,947,531 | 35,312 31 | 13,200 | 27,680,983 | 166,458 82 | 318 | 18,181 11 | |

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

| Risks and Premiums. | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Automobile (including Fire risk). | | | Burglary. | | | Guarantee. | | |
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. | No. | Amount. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | ..... | ..... | ..... | 206 | 410,785 | 3,653 59 | 1,858 | 10,002,349 | 37,362 59 |
| Taken in 1916— | | | | | | | | | |
| New | 685 | 705,579 | 13,585 08 | 108 | 198,400 | 2,285 00 | 544 | 5,634,770 | 17,375 59 |
| Renewed | ... | ..... | ..... | 245 | 401,285 | 3,664 99 | 1,881 | 7,830,724 | 31,130 44 |
| Totals | ..... | ..... | ..... | 559 | 1,010,470 | 9,608 58 | 4,283 | 23,467,843 | 85,868 63 |
| Less ceased | 78 | 61,862 | 1,253 78 | 313 | 587,145 | 5,884 80 | 2,546 | 14,381,056 | 52,037 37 |
| Gross in force at end of 1916 | 607 | 643,717 | 12,331 30 | 246 | 423,325 | 3,723 78 | 1,737 | 9,086,787 | 33,831 25 |
| Less reinsured | ..... | 267,092 | 5,001 79 | .... | ..... | ..... | ..... | 1,297,928 | 3,857 99 |
| Net in force at end of 1916 | 607 | 376,625 | 7,329 51 | 246 | 423,325 | 3,723 78 | 1,737 | 7,788,859 | 29,973 26 |

## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Plate Glass. | | Sickness. | |
| | No. | Premiums. | No. | Premiums. |
| | | $ cts. | | $ cts. |
| Gross in force at end of 1915 | 2,329 | 33,046 88 | 12,398 | 95,703 24 |
| Taken in 1916— | | | | |
| New | 567 | 11,133 39 | 2,897 | 32,400 67 |
| Renewed | 1,125 | 21,729 10 | 9,649 | 83,828 91 |
| Industrial | ..... | ..... | 1,736 | 2,149 74 |
| Totals | 4,021 | 65,909 37 | 26,680 | 214,082 56 |
| Less ceased | 1,751 | 33,897 80 | 14,515 | 129,188 80 |
| Gross in force at end of 1916 | 2,270 | 32,011 57 | 12,165 | 84,893 76 |
| Less reinsured | ..... | ..... | ..... | 2,116 27 |
| Net in force at end of 1916 | 2,270 | 32,011 57 | 12,165 | 82,777 49 |

Summary of net in force at end of 1916: No. 33,995; Premiums, $375,480.51.

SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

*On deposit with Receiver General.*

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Cities*— | | | |
| Brandon, 1934, 4½ p.c. | $ 10,000 00 | $ 9,868 38 | $ 8,900 00 |
| Brantford, 1918, 4 p.c. | 10,000 00 | 10,043 50 | 9,900 00 |
| Calgary, 1925, 4½ p.c. | 15,000 00 | 15,024 00 | 13,800 00 |
| Edmonton, 1924, 4½ p.c. | 10,000 00 | 10,000 00 | 9,200 00 |
| Fort William, 1927, 4½ p.c. | 19,686 50 | 19,126 91 | 18,111 58 |
| Hamilton, 1920, 4 p.c. | 20,000 00 | 20,265 00 | 19,400 00 |
| London, 1933, 4 p.c. | 10,000 00 | 10,048 61 | 8,800 00 |
| Peterborough, 1931, 3½ p.c. | 10,000 00 | 9,918 64 | 8,600 00 |
| Port Arthur, 1935, 5 p.c. | 17,000 00 | 17,628 97 | 15,810 00 |
| Strathcona, 1933, 6 p.c. | 6,000 00 | 6,115 20 | 6,120 00 |
| Toronto, 1929, 3½ p.c. | 9,733 33 | 9,733 33 | 8,468 00 |
| " 1928, 4 p.c. | 9,733 33 | 9,733 33 | 8,954 66 |
| Vancouver, 1942, 3½ p.c. | 24,000 00 | 22,420 69 | 17,280 00 |
| *Town*— | | | |
| Dundas, 1917, 4 p.c. | 9,000 00 | 9,000 00 | 8,910 00 |
| *District*— | | | |
| South Vancouver, 1959, 5 p.c. | 20,000 00 | 20,968 00 | 17,000 00 |
| *School*— | | | |
| Winnipeg, 1935, 4 p.c. | 15,000 00 | 15,022 50 | 12,900 00 |
| Total on deposit with Receiver General | $ 215,153 16 | $ 214,917 06 | $ 192,154 24 |

## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

SCHEDULE A—*Continued.*

Bonds and debs. owned by the Company—*Continued.*

| *Held by the Company.* | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Government—* | | | |
| Dominion of Canada War Loan, 1925, 5 p.c. | $ 10,000 00 | $ 9,777 77 | $ 9,900 00 |
| Dominion of Canada War Loan, 1931, 5 p.c. | 15,000 00 | 14,625 00 | 14,850 00 |
| Province of Ontario, 1925, 4½ p.c. | 10,000 00 | 9,653 33 | 9,700 00 |
| Anglo-French External Loan, 1920, 5 p.c. | 15,000 00 | 14,554 60 | 14,100 00 |
| Russian Internal Loan, 1926, 5½ p.c. | 15,435 00 | 9,300 00 | 9,300 00 |
| *Cities—* | | | |
| Kamloops, 1922, 5 p.c. | 5,000 00 | 4,656 32 | 4,750 00 |
| Kitchener, 1917 to 1921, 5 p.c. | 5,547 97 | 7,105 56 | 5,547 97 |
| " 1926, 5 p.c. | 1,557 59 | | 1,542 02 |
| " 1933, 5½ p.c. | 253 01 | | 263 13 |
| " 1934, 5½ p.c. | 431 92 | | 449 20 |
| " 1935, 5½ p.c. | 620 68 | | 645 51 |
| " 1936, 5½ p.c. | 819 81 | | 852 60 |
| " 1937, 5½ p.c. | 1,029 90 | | 1,071 10 |
| " 1938, 5½ p.c. | 251 55 | 6,347 77 | 264 13 |
| " 1939, 5½ p.c. | 485 38 | | 509 65 |
| " 1940, 5½ p.c. | 732 08 | | 768 68 |
| " 1941, 5½ p.c. | 992 35 | | 1,041 97 |
| " 1942, 5½ p.c. | 266 92 | | 280 27 |
| " 1943, 5½ p.c. | 556 61 | | 584 44 |
| Lethbridge, 1928, 5 p.c. | 16,500 00 | 17,116 18 | 15,180 00 |
| Macleod, 1933, 6 p.c. | 5,000 00 | 5,000 00 | 4,900 00 |
| Moose Jaw, 1918-1919, 5 p.c. | 1,000 00 | 6,999 50 | 990 00 |
| " 1921-1922, 5 p.c. | 1,000 00 | | 970 00 |
| " 1924-1925, 5 p.c. | 1,000 00 | | 950 00 |
| " 1927-1928, 5 p.c. | 1,000 00 | | 940 00 |
| " 1930-1931, 5 p.c. | 1,000 00 | | 930 00 |
| " 1933-1934, 5 p.c. | 1,000 00 | | 920 00 |
| " 1936-1937, 5 p.c. | 1,000 00 | | 910 00 |
| Nelson (St. Ry.) 1930, 5 p.c. | 10,000 00 | 10,000 00 | 8,900 00 |
| Niagara Falls, 1919 to 1924, 5 p.c. | 3,625 56 | 3,495 07 | 3,553 05 |
| North Vancouver, 1957, 5 p.c. | 10,000 00 | 9,710 16 | 8,400 00 |
| Pertage la Prairie, 1928, 5 p.c. | 12,230 00 | 12,238 92 | 11,373 90 |
| " 1948, 5 p.c. | 11,000 00 | 11,000 00 | 9,680 00 |
| Prince Albert, 1942, 4½ p.c. | 20,000 00 | 18,141 50 | 16,000 00 |
| Regina, 1929, 5 p.c. | 10,000 00 | 9,325 23 | 9,500 00 |
| Revelstoke, 1929, 5 p.c. | 4,911 50 | 4,911 50 | 4,420 35 |
| St. Boniface, 1930, 5 p.c. | 10,000 00 | 10,428 44 | 9,400 00 |
| Saskatoon, 1940, 5 p.c. | 6,000 00 | 6,278 30 | 5,400 00 |
| Strathcona, 1933, 6 p.c. | 4,000 00 | 4,076 80 | 4,080 00 |
| Toronto, (New Toronto) 1940-1944, 6 p.c. | 5,000 00 | 4,899 51 | 5,100 00 |
| Vernon, 1933, 5 p.c. | 10,000 00 | 8,888 50 | 8,900 00 |
| Windsor, 1918 to 1920, 4 p.c. | 10,165 63 | 10,109 96 | 9,860 66 |
| *Towns—* | | | |
| Athabasca, 1928-1931, 7 p.c. | 5,000 00 | 5,213 54 | 5,050 00 |
| Camrose, 1925 to 1931, 5 p.c. | 10,548 96 | 10,333 18 | 9,283 08 |
| " 1938 to 1941, 5 p.c. | 6,529 88 | 5,434 76 | 5,419 80 |
| Claresholm, 1917 to 1945, 5½ p.c. | 7,593 67 | 7,593 67 | 6,910 24 |
| North Battleford, 1938 to 1943, 5 p.c. | 11,411 59 | 10,994 43 | 9,699 85 |
| Red Deer, 1917 to 1941, 5 p.c. | 9,168 39 | 9,051 69 | 8,068 18 |
| Renfrew, 1937 to 1939, 4½ p.c. | 13,242 26 | 12,976 10 | 11,785 62 |
| Smith Falls, 1937 to 1940, 5 p.c. | 10,726 13 | 11,043 81 | 10,082 56 |
| Strathroy, 1929 to 1932, 4 p.c. | 10,495 86 | 10,495 86 | 9,026 44 |
| Swift Current, 1946 to 1951, 6 p.c. | 10,802 66 | 12,172 13 | 10,565 88 |
| Walkerville, 1924 to 1928, 5½ p.c. | 6,738 06 | 6,590 83 | 6,805 44 |
| Weyburn, 1949, 5 p.c. | 5,000 00 | 5,090 03 | 4,250 00 |
| Yorkton, 1937-1941, 5 p.c. | 5,000 00 | 4,923 85 | 4,300 00 |
| *Municipality or District—* | | | |
| Fort Garry, 1920, 5 p.c. | 5,000 00 | 4,850 00 | 4,850 00 |
| Oak Bay, 1962, 5 p.c. | 10,000 00 | 10,000 00 | 8,400 00 |
| Point Grey, 1960, 5 p.c. | 10,000 00 | 10,573 79 | 8,500 00 |
| Twp. of York, 1930-1933, 5 p.c. | 10,670 11 | 9,961 37 | 10,563 41 |
| *Schools—* | | | |
| Calgary, 1920-1923, 4½ p.c. | 8,000 00 | 7,460 61 | 7,120 00 |
| Medicine Hat, 1917-1924, 5 p.c. | 8,000 00 | 8,119 34 | 7,760 00 |
| " 1928-1932, 5 p.c. | 5,000 00 | 4,913 85 | 4,550 00 |
| St. Paul, P.Q., 1929-1932, 5 p.c. | 5,333 36 | 4,615 07 | 4,480 02 |
| " 1931-1933, 5 p.c. | 6,000 00 | 5,371 50 | 4,980 00 |

## The Dominion of Canada Guarantee and Accident—*Concluded.*

Schedule A—*Concluded.*

Bonds and debs. owned by the Company—*Concluded.*

| *Held by Company*—Concluded. | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Railways*— | | | |
| G. T. Pac. Ry., 1st mtge., Alta. lines, (g'teed by Prov. of Alta.,) 1942, 4 p.c. | $ 13,122 00 | $ 10,175 91 | $ 10,103 94 |
| Toronto Ry. Co., 1921, 4½ p.c— | 3,893 33 | 4,002 13 | 3,776 53 |
| *Miscellaneous*— | | | |
| Can. Perm. Mort. Corp., 1921, 4½ p.c. | 10,000 00 | 10,000 00 | 10,000 00 |
| " " 1921, 5 p.c. | 15,000 00 | 15,000 00 | 15,000 00 |
| Totals held by Company | $ 461,779 72 | $ 445,597 37 | $ 419,009 62 |
| Total par, book and market values | $ 676,932 88 | $ 660,514 43 | $ 611,163 86 |

# THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—LORD CLAUD HAMILTON.

General Manager and Secretary—W. E. GRAY.

Principal Office—London, England.

Chief Agent in Canada—CHAS. W. I. WOODLAND.

Head Office in Canada—Montreal.

(Incorporated, October 25, 1880. Licensed for accident and guarantee business in Canada, October 24, 1894, and commenced such business in 1895. New license issued for accident, guarantee and sickness business, February 20, 1900. Licensed for fire business November 29, 1910.)

## CAPITAL

| | | |
|---|---|---|
| Amount of joint stock capital authorized and subscribed | £ | 1,000,000 |
| Amount paid thereon in cash | | 200,000 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A.*) | | $ 1,063,273 99 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office | | 8,180 94 |
| Cash in banks, viz:— | | |
| Bank of Montreal, Montreal | $ 30,918 28 | |
| Bank of Montreal, Toronto | 23,026 06 | |
| Total cash in banks | | 53,944 34 |
| Cash on deposit with Manitoba Government Workmen's Compensation | | 5,000 00 |
| Agents' balances and premiums uncollected, viz:— | | |
| Fire ($2,870.00 on business prior to Oct. 1, 1916) | $ 53,946 03 | |
| Accident ($4,125.00 on business prior to Oct. 1, 1916) | 18,980 24 | |
| Automobile (including Fire Risk) | 1,212 70 | |
| Automobile, excluding Fire Risk, ($3,600.00 on business prior to Oct. 1, 1916) | 12,990 08 | |
| Employers' Liability ($38,250.00 on business prior to Oct. 1 1916) | 91,511 02 | |
| Guarantee ($7,225.00 on business prior to Oct. 1, 1916) | 21,925 95 | |
| Sickness ($825.00 on business prior to Oct. 1, 1916) | 2,524 86 | |
| Total | | 203,090 88 |
| Office furniture | | 10,000 00 |
| Total assets in Canada | | $ 1,343,490 15 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 19,404 87 | |
| " fire claims, resisted, not in suit (accrued in previous years) | 1,000 00 | |
| " accident claims, unadjusted | 10,250 00 | |
| " accident claims, resisted, in suit | 1,250 00 | |
| " automobile (including Fire Risk) claims, unadjusted | 250 00 | |
| " automobile (excluding Fire Risk) claims, unadjusted | 5,332 00 | |
| " automobile (excluding Fire Risk) claims, resisted, in suit | 5,440 00 | |
| " employers' liability claims, unadjusted | 155,000 00 | |
| " guarantee claims, unadjusted | 102,125 00 | |
| " guarantee claims, resisted, in suit | 2,875 00 | |
| " sickness claims, unadjusted | 5,500 00 | |

## THE EMPLOYERS' LIABILITY—*Continued.*

### LIABILITIES IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Total net amount of unsettled claims | | $ 308,426 87 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 287,638 34 | |
| Accident | 47,575 72 | |
| Automobile (including Fire Risk) | 5,284 46 | |
| Automobile (excluding Fire Risk) | 46,506 21 | |
| Employers' Liability | 184,337 39 | |
| Guarantee | 44,521 80 | |
| Sickness | 24,533 29 | |
| Total, $640,397.21; carried out at 80 per cent | | 512,317 77 |
| Taxes due and accrued | | 25,000 00 |
| Reinsurance premiums due | | 2,910 69 |
| Total liabilities in Canada | | $ 848,655 33 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (including Fire Risk) | Automobile (excluding Fire Risk) | Employers' Liability. | Guarantee. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 501,695 27 | 114,763 69 | 10,255 03 | 96,492 37 | 604,750 21 | 99,486 87 | 59,127 89 |
| Less reinsurance | 6,532 47 | 1,697 78 | ..... | 44 64 | 2,522 64 | 3,142 85 | |
| Less return premiums | 74,372 15 | 20,737 79 | 1,112 81 | 23,295 63 | 114,286 00 | 15,818 51 | 11,150 81 |
| Total deduction | 80,904 62 | 22,435 57 | ..... | 23,340 27 | 116,808 64 | 18,961 36 | |
| Net cash received | 420,790 65 | 92,333 12 | 9,142 22 | 73,152 10 | 487,941 57 | 80,525 51 | 47,977 08 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 1,211,862 25 |
| Cash received for interest on investments | 303 78 |
| Total income in Canada | $ 1,212,166 03 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (including Fire Risk) | Automobile (excluding Fire Risk) | Employers' Liability. | Guarantee. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 11,284 34 | | | | | | |
| Less reinsurance | 1,401 01 | | | | | | |
| Net payment for said claims | 9,883 33 | 14,475 89 | ..... | ..... | 103,297 13 | 1,230 44 | 7,019 42 |
| Paid for claims occurring during the year | 180,519 64 | 25,270 98 | 2,475 25 | 25,931 37 | 164,033 28 | 23,956 54 | 19,110 28 |
| Less savings and salvage | 164 42 | 80 00 | ..... | 1,011 50 | 630 79 | 14,149 14 | 19 23 |
| Less reinsurance | 367 68 | 96 42 | ..... | ..... | 1,916 33 | 1,107 40 | 50 00 |
| Total deduction | 532 10 | 176 42 | ..... | ..... | 2,547 12 | 15,256 54 | 69 23 |
| Net payment for said claims | 179,987 54 | 25,094 56 | ..... | ..... | 161,486 16 | 13,700 00 | 19,041 05 |
| Total net payment for claims | 189,870 87 | 39,570 45 | 2,475 25 | 24,919 87 | 264,783 29 | 14,930 44 | 26,060 47 |

## THE EMPLOYERS' LIABILITY—*Continued.*

### EXPENDITURE IN CANADA—*Concluded.*

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 562,610 64 |
| Commission and brokerage, Fire, $81,428 36; Other, $182,476 02 | 263,904 38 |
| Taxes, Fire, $12,617 61; Other, $17,598 79 | 30,216 40 |
| Salaries, Fees and Travelling Expenses:—Fire —Salaries:—Head Office, $30,315 93; Travelling Expenses, officials, $5,310 40 | 35,626 33 |
| Salaries, Fees and Travelling Expenses, Other:—Salaries:—Head Office, $65,637 45; Travelling Expenses:—Officials, $7,804 35 | 73,441 80 |
| Miscellaneous Expenditure, Fire, viz.:—Advertising, $1,297 84; furniture and fixtures, $1,239 65; legal expenses, $53 11; maps and plans, $2,067 03; postage, telegrams, telephones and express, $3,045 58; printing and stationery, $7,658 46; rents and house expenses, $5,152 60; underwriters' boards, associations, etc., $4,753 84; | 25,268 11 |
| Miscellaneous Expenditure, Other, viz.:—Advertising, $2,481 38; furniture and fixtures, $811 06; legal expenses, $887 19; postage, telegrams, telephones and express, $5,553 19; printing and stationery, $6,741 54; rents and house expenses, $14,722 99; underwriters' boards, association, etc., $2,541 49 | 33,738 84 |
| Total expenditure in Canada | $ 1,024,806 50 |

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | Accident. | | Automobile (including Fire Risk). | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 43,582,183 | 470,006 44 | 17,866,566 | 86,959 99 | | |
| Taken in 1916, new and renewed | 49,467,297 | 516,402 93 | 20,306,801 | 114,931 30 | 594,850 | 11,681 73 |
| Totals | 93,049,480 | 986,409 37 | 38,173,367 | 201,891 29 | | |
| Less ceased | 39,510,452 | 421,080 86 | 20,950,441 | 105,019 06 | 67,560 | 1,112 81 |
| Gross in force at end of 1916 | 53,539,028 | 565,328 51 | 17,222,926 | 96,872 23 | 527,290 | 10,568 92 |
| Less reinsured | 1,486,031 | 9,111 90 | 254,030 | 1,720 78 | | |
| Net in force at end of 1916 | 52,052,997 | 556,216 61 | 16,968,896 | 95,151 45 | 527,290 | 10,568 92 |

### SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Continued.*

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Automobile (excluding Fire Risk). | | Employers' Liability. | | Guarantee. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | | | 26,596,000 | 401,192 30 | 21,594,263 | 87,745 72 |
| Taken in 1916, new and renewed | 17,126,000 | 112,730 00 | 20,206,333 | 569,041 98 | 26,326,550 | 107,999 36 |
| Totals | | | 46,802,333 | 970,234 28 | 47,920,813 | 195,745 08 |
| Less ceased | 3,540,000 | 19,672 93 | 28,897,000 | 598,596 97 | 25,935,988 | 104,491 87 |
| Gross in force at end of 1916 | 13,586,000 | 93,057 07 | 17,905,333 | 371,637 31 | 21,984,825 | 91,253 21 |
| Less reinsured | 5,000 | 44 64 | 58,166 | 3,805 82 | 408,769 | 2,209 61 |
| Net in force at end of 1916 | 13,581,000 | 93,012 33 | 17,847,167 | 367,831 49 | 21,576,056 | 89,043 60 |

## THE EMPLOYERS' LIABILITY—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

| Risks and Premiums. | Class of Business. Sickness. Amount. | Premiums. |
|---|---|---|
| | $ | $ cts. |
| Gross in force at end of 1915 | 4,438,075 | 53,803 06 |
| Taken in 1916, new and renewed | 4,507,720 | 58,362 12 |
| Totals | 8,945,795 | 112,165 18 |
| Less ceased | 5,287,450 | 63,098 60 |
| Gross and net in force at end of 1916 | 3,658,345 | 49,066 58 |

Summary of net in force at end of 1916: Amount, $139,640,742, Premiums, $1,294,006.76.

### SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments—* | | |
| Canada registered stock, 1930/1950, 3½ p.c. | $ 48,666 67 | $ 37,473 34 |
| " " 1940/1960, 4 p.c. | 97,333 33 | 81,760 00 |
| Province of Alberta, reg'd, stock, 1943, 4½ p.c. | 24,333 33 | 21,413 33 |
| " British Columbia stock, 1941, 3 p.c. | 68,133 32 | 46,330 66 |
| " Manitoba, 1947, 4 p.c. | 24,333 33 | 19,953 33 |
| " Nova Scotia stock, 1954, 3½ p.c. | 24,333 33 | 17,763 33 |
| " Quebec, 1928, 4 p.c. | 41,853 33 | 38,086 53 |
| " Saskatchewan reg'd stock, 1951, 4 p.c. | 4,866 67 | 3,893 34 |
| Newfoundland, 1947, 3½ p.c. | 19,953 34 | 14,166 88 |
| " 1948, 3½ p.c. | 973 33 | 691 06 |
| " 1951, 3½ p.c. | 18,006 66 | 12,784 72 |
| Belgian, 1925 or later, 3 p.c. | 164,320 20 | 96,948 92 |
| Japan Sterling bonds, 1920/1970, (on 6 mos. notice) 4 p.c. | 26,231 33 | 18,624 24 |
| *Cities—* | | |
| Edmonton, 1949, 4½ p.c. | 39,906 67 | 32,324 40 |
| Kitchener, 1919, 5 p.c. | 5,000 00 | 5,000 00 |
| Lachine, 1950, 4½ p.c. | 16,000 00 | 13,600 00 |
| Lethbridge, 1940, 4½ p.c. | 10,000 00 | 8,100 00 |
| Montreal Stg. reg'd stock, 1953, 4½ p.c. | 24,333 33 | 22,143 33 |
| " (Notre Dame de Grace), 1949, 4½ p.c. | 25,000 00 | 22,250 00 |
| North Vancouver, 1931, 4½ p.c. | 48,666 67 | 41,366 67 |
| Ottawa, 1940, 4 p.c. | 24,333 33 | 21,170 00 |
| Quebec, 1923, 4 p.c. | 8,273 34 | 7,776 94 |
| Three River, 1958, 4½ p.c. | 10,000 00 | 8,400 00 |
| Toronto, 1920, 4 p.c. | 9,733 33 | 9,538 66 |
| " 1948, 4 p.c. | 14,600 00 | 12,410 00 |
| Vancouver, 1948, 4 p.c. | 24,333 33 | 18,493 33 |
| Victoria, 1921, 4 p.c. | 24,333 33 | 22,873 33 |
| " 1960, 4 p.c. | 9,733 33 | 7,300 00 |
| Winnipeg, 1940, 4 p.c. | 24,333 33 | 20,440 00 |
| *Town—* | | |
| Maisonneuve, 1950, 4½ p.c. | 9,733 33 | 7,981 33 |
| *School—* | | |
| North Vancouver, 1960, 5 p.c. | 9,000 00 | 7,560 00 |
| *Railways—* | | |
| Can. Nor. Ry. 1st mtge (g'teed by Prov. of Man.) 1930, 4 p.c. | 36,013 34 | 31,331 61 |
| Can. Nor. Ry. 1st mtge (g'teed by Prov. of Sask.) 1939, 4 p.c. | 27,253 33 | 21,530 13 |
| Can. Nor. (Ont.) Ry., 1st mtge deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c. | 48,666 67 | 35,040 00 |
| Can. Nor. Western Ry. (g'teed by Prov. of Alta.), 1942, 4½ p.c. | 24,333 33 | 20,440 00 |
| G. T. P. Ry., 1st mtge. (g'teed by Prov. of Sask.), 1939, 4 p.c. | 73,000 00 | 57,670 00 |
| Lacombe & Blindman Valley Elec. Ry., 1st mtge (g'teed by Prov. of Alberta) 1943, 5 p.c. | 25,000 00 | 22,750 00 |
| Madras Ry. Annuities "Class B" (g'teed by Sec. of State for India) 1956 | 28,186 11 | 4,227 92 |

## The Employers' Liability—*Concluded.*

SCHEDULE A—*Concluded.*

Bonds and debentures on deposit with Receiver General—Con., viz.

| *Miscellaneous*— | Par Value. | Market Value. |
|---|---|---|
| Can. Perm. Mtge. Corp., 1924, 4½ p.c. | $ 50,000 00 | $ 50,000 00 |
| Can. Landed & Nat. Inv't. Co., 1918, 4½ p.c. | 24,333 33 | 24,333 33 |
| Home Inv't & Sav. Assoc., 1919, 5 p.c. | 24,333 33 | 24,333 33 |
| Huron & Erie Mtge. Corp., 1922, 4½ p.c. | 48,666 67 | 48,666 67 |
| Ontario Loan and Deb. Co., 1919, 4½ p.c. | 24,333 33 | 24,333 33 |
| Total on deposit with Receiver General | $1,334,770 93 | $1,063,273 99 |

(*For General Business Statement, See Appendix.*)

# THE EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—F. W. ARNOLD.

Secretary—SAMUEL G. HOWE.

Principal Office—Providence, R.I.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated 1859. Dominion license issued April 3, 1913.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 500,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| Bonds and debentures on deposit with Receiver General, viz.:— | Par value. | Market value. |
|---|---|---|
| Imperial Japanese Govt. bonds, 2nd Series, 1915/1925 on 6 months' notice, 4½ p.c. | $ 9,740 00 | $ 8,960 80 |
| Commonwealth of Massachusetts, 1941, 3 p.c. | 65,000 00 | 57,200 00 |
| City of Fort William, 1942, 5 p.c. | 24,333 33 | 22,629 99 |
| City of Stratford, 1942, 4½ p.c. | 25,000 00 | 22,750 00 |
| Total on deposit with Receiver General | $ 124,073 33 | $ 111,540 79 |

| | |
|---|---|
| Carried out at market value | $ 111,540 79 |

*Other Assets in Canada.*

| | |
|---|---|
| Interest accrued | 2,814 06 |
| Total assets in Canada | $ 114,354 85 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Total net amount of claims, unadjusted | $ 3,519 39 |
| Reserve of unearned premiums, $25,884.39; carried out at 80 per cent | 20,707 51 |
| Taxes, due and accrued (estimated) | 500 00 |
| Total liabilities in Canada | $ 24,726 90 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 174,319 46 | |
| Deduct reinsurances, $111,687.07; return premiums, $19,142.89 | 130,829 96 | |
| Net cash received for premiums | | $ 43,489 50 |
| Received for interest on investments | | 8,755 30 |
| Total income in Canada | | $ 52,244 80 |

## THE EQUITABLE FIRE AND MARINE—*Continued.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 1,491 42 | |
| Amount paid for claims occurring during the year | $ 19,740 39 | |
| Deduct savings and salvage | 7 98 | |
| Net amount paid for said claims | $ 19,732 41 | |
| Total net amount paid for claims | | $ 21,223 83 |
| Commission or brokerage | | 14,496 47 |
| Taxes | | 351 03 |
| Total expenditure in Canada | | $ 36,071 33 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | $ 15,347,140 | $ 173,484 54 |
| Taken during the year, new and renewed | 16,073,373 | 174,319 46 |
| Total | $ 31,420,513 | $ 347,804 00 |
| Deduct terminated | 13,586,324 | 143,278 00 |
| Gross in force at end of year | $ 17,834,189 | $ 204,526 00 |
| Deduct reinsured | 11,713,277 | 156,701 01 |
| Net in force at December 31, 1916 | $ 6,120,912 | $ 47,824 99 |

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 81,680 00 |
| Mortgage loans on real estate, first liens | 106,900 00 |
| Book value of bonds and stocks | 1,023,933 33 |
| Cash in trust companies and in banks | 86,739 15 |
| Agents' balances | 24,790 15 |
| Total ledger assets | $ 1,324,042 63 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 13,415 43 |
| Rents accrued | 500 00 |
| Market value of bonds and stocks over book value | 75,650 83 |
| Recoverable for reinsurance on paid claims | 496 80 |
| Gross assets | $ 1,414,105 69 |
| Deduct assets not admitted | 57,454 27 |
| Total admitted assets | $ 1,356,651 42 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 59,597 81 |
| Unearned premiums | 321,103 51 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 250 00 |
| Federal, State and other taxes, due or accrued (estimated) | 3,500 00 |
| Interest on mortgages collected in advance | 1,169 23 |
| Total liabilities, except capital stock | $ 385,620 55 |
| Capital stock paid in cash | 500,000 00 |
| Surplus over liabilities and capital stock | 471,030 87 |
| Total liabilities | $ 1,356,651 42 |

## The Equitable Fire and Marine—*Concluded.*

### INCOME.

| | | |
|---|---|---|
| Net cash received for premiums | $ | 470,063 35 |
| Received for interest and dividends | | 53,933 17 |
| Received for rent | | 6,172 25 |
| Gross increase, by adjustment, in book value of bonds and stocks | | 607 25 |
| Agents' balances previously charged off | | 4 55 |
| All other income | | 366 75 |
| Total income | $ | 531,147 32 |

### EXPENDITURE.

| | | |
|---|---|---|
| Net amount paid for claims | $ | 223,875 97 |
| Expenses of adjustment and settlement of claims | | 2,915 85 |
| Dividends paid stockholders | | 50,000 00 |
| Commissions or brokerage | | 156,706 69 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | | 12,931 65 |
| Rents | | 2,565 00 |
| Taxes on real estate | | 1,729 70 |
| State taxes on premiums, Insurance department licenses and fees | | 1,217 03 |
| All other licenses, fees and taxes | | 2,521 22 |
| Agents' balances charged off | | 87 20 |
| Gross decrease, by adjustment, in book value of ledger assets | | 27,065 62 |
| All other expenditure | | 2,614 16 |
| Total expenditure | $ | 484,230 09 |

### RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $206,380,047 00 |
| Premiums thereon | 1,996,045 75 |
| Amount of policies terminated | 159,108,110 00 |
| Premiums thereon | 1,624,189 52 |
| Net amount in force at end of year | 58,509,420 00 |
| Premiums thereon | 599,845 51 |

# †FACTORIES INSURANCE COMPANY.

President—B. L. Anderson.

Secretary—J. G. Hutchinson.

Principal Office—Toronto.

(Incorporated as Montmagny Mutual Fire Insurance Company under the authority of chapter 68 of the Consolidated Statutes for Lower Canada; and by chapter 70 of the Statutes of Quebec of 1905, as amended by chapter 119 of the Statutes of Quebec of 1909, certain additional powers were conferred upon the said company; and also by "The Quebec Insurance Act," chapter 69 of the Statutes of Quebec of 1908, the said company was enabled to exercise certain additional powers. Incorporated as Factories Insurance Company, May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 128. Dominion license issued December 17, 1910).

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed | 160,000 00 |
| Amount paid thereon in cash | 41,500 00 |

(*For List of Shareholders, see Appendix.*)

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate held by the company | | $ 4,800 00 |
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | | 9,647 31 |
| The same, second liens | | 5,000 00 |
| Book value of bonds and debs. (*For details, see Schedule A.*) | | 62,480 70 |
| Cash at head office | | 200 00 |
| Cash in banks, viz.:— | | |
| Molsons Bank, Toronto | $ 8,209 89 | |
| Less overdraft La Caisse d'Economie de Notre Dame | 439 88 | |
| Net cash in banks | | 7,770 01 |
| Items in suspense | | 1,000 00 |
| Total ledger assets | | $ 90,898 02 |

## OTHER ASSETS.

| | | |
|---|---|---|
| Interest due, $773.01; accrued, $1,445.80 | | 2,218 81 |
| Agents' balances and premiums uncollected | | 24,443 78 |
| Due for reinsurance losses | | 19,332 56 |
| Furniture and fixtures, $1,000; plans, $2,500 | | 3,500 00 |
| Amount unpaid on premium notes on hand on which policies are issued | $103,171 60 | |
| Less provision for bad or doubtful notes | 10,000 00 | |
| Balance carried out | | 93,171 60 |
| Return reinsurance premiums, due | | 1,979 98 |
| Gross assets | | $ 235,544 75 |
| Deduct assets not admitted | | 21,312 54 |
| Net assets | | $ 214,232 21 |

†This company has ceased to transact business and has reinsured its risks with the Western Assurance Company as at December 20, 1916.

## Factories Insurance Company—*Continued.*

### LIABILITIES.

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ 14,386 00 | |
| Net amount of claims, resisted, in suit | 5,080 00 | |
| Net amount of claims, resisted, not in suit | 1,850 00 | |
| Total net amount of unsettled claims | | $ 21,316 00 |
| Amount due under reinsurance agreement | | 118,505 77 |
| Due for reinsurance premiums | | 31,994 49 |
| Taxes due and accrued | | 2,000 00 |
| Total liabilities (except capital) | | $ 173,816 26 |
| Excess of assets over liabilities | | $ 40,415 95 |
| Capital stock paid in cash | | 41,500 00 |

### INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 267,640 25 | |
| Deduct reinsurances, $113,560.96; return premiums, $42,282.28 | 155,843 24 | |
| Total net cash received for premiums | | $ 111,797 01 |
| Received for interest on investments | | 3,483 63 |
| Total income | | $ 115,280 64 |

### EXPENDITURE.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 11,930 32 | |
| Deduct savings, salvage and reinsurances | 4,736 60 | |
| Net amount paid for said claims | $ 7,193 72 | |
| Amount paid for claims occurring during the year | $ 102,597 07 | |
| Deduct savings, salvage and reinsurances | 33,405 17 | |
| Net amount paid for said claims | $ 69,191 90 | |
| Total net amount paid for claims | | $ 76,385 62 |
| Commission or brokerage | | −34,123 48 |
| Amount of capital returned | | 58,500 00 |
| Salaries: Home Office officials, $19,185.50; do., agents, $3,292.70; auditors' fees, $675; travelling expenses, $1,295.38 | | 24,448 58 |
| Taxes | | 6,582 76 |
| Miscellaneous expenditure, viz.: Legal expenses, $4,253.18; postage, telegrams, telephones, and express, $1,429.44; rent, $2,268.31; advertising, $603.84; printing and stationery, $1,107.66; sundry office expenses, $319.44; bank exchange, $185.14 | | 10,167 01 |
| Total expenditure | | $ 141,960 49 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets, Dec. 31, 1916 | | $ 124,136 87 |
| Amount of cash income as above | | 115,280 64 |
| Total | | $ 239,417 51 |
| Amount of cash expenditure as above | $ 141,960 49 | |
| Amount written off ledger assets | 6,559 00 | |
| Total | | 148,519 49 |
| Balance, net ledger assets, Dec. 31, 1916 | | $ 90,898 02 |

### STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums written in unlicensed companies | $ 51,080 91 |
| Amount of commission thereon | 11,048 33 |
| Amount of losses recovered from said companies | 38,002 56 |
| Amount of losses due and recoverable from such companies | 33,176 56 |
| Amount of reinsurance premiums payable to such companies | 30,110 95 |

## FACTORIES INSURANCE COMPANY—*Concluded.*

### RISKS AND PREMIUMS.

| *Cash Business.* | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at December 31, 1915 | $ 20,520,521 | $ 256,348 59 |
| Taken during the year, new and renewed | 13,202,766 | 180,850 25 |
| Total | $ 33,723,287 | $ 437,198 84 |
| Deduct terminated | 15,548,972 | 206,904 72 |
| Gross in force at end of year | $ 18,174,315 | $ 230,294 12 |
| Deduct reinsured | 18,174,315 | 230,294 12 |

| *Mutual Business.* | | |
|---|---|---|
| Gross policies in force at date of last statement | $ 4,673,148 | $ 171,480 20 |
| Taken during the year (3 year notes) | 1,644,675 | 61,180 70 |
| Total | $ 6,317,823 | $ 232,660 90 |
| Deduct terminated | 1,429,823 | 53,268 32 |
| Gross in force at end of year | $ 4,888,000 | $ 179,392 58 |
| Deduct reinsured | 4,888,000 | 179,392 58 |

### SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

*On deposit with Receiver General.*

| | Par value. | Book and Market value. |
|---|---|---|
| Province of New Brunswick, 1933, 3½ p.c. | $ 15,000 00 | $ 12,450 00 |
| Province of Nova Scotia, 1922, 3 p.c. | 25,000 00 | 22,500 00 |
| City of Hull, P.Q., 1940, 4 p c | 6,000 00 | 4,800 00 |
| City of Hull, P.Q., 1941, 4 p.c. | 4,000 00 | 3,160 00 |
| City of Medicine Hat, 1923, 5 p.c. | 10,000 00 | 9,500 00 |
| Total on deposit with Receiver General | $ 60,000 00 | $ 52,410 00 |
| *Held by Company:—* | | |
| *Towns—* | | |
| Coronation, Alta., 1939-1940, 6 p.c. | 2,000 00 | 1,880 00 |
| " " 1942, 6 p.c. | 1,000 00 | 940 00 |
| Swift Current, Sask., 1941 to 1945, 6 p.c. | 6,578 04 | 6,380 70 |
| Watrous, Sask., 1943, 6 p.c. | 1,000 00 | 870 00 |
| Total par, book, and market values | $ 70,578 04 | $ 62,480 70 |

# FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—HENRY EVANS.

Secretary—J. A. SWINNERTON.

Principal Office—80 Maiden Lane, New York, N.Y.

Manager in Canada—W. E. D. BALDWIN.

Head Office in Canada—Montreal.

(Formed by the amalgamation on Jan. 25, 1910, of the Fidelity Fire Insurance Company of New York and the Phenix Insurance Company of Brooklyn. The latter company had previously transacted business in Canada under license dated May 1, 1874. On April 11, 1910, a new license was issued to the Fidelity-Phenix).

## CAPITAL.

| | |
|---|---|
| Amount authorized, subscribed and paid in cash | $ 2,500,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Prov. of Alberta, reg'd. gold, 1924, 4½ p.c. | $ 22,000 00 | $ 20,900 00 | |
| District of Columbia (g'teed. by U.S. Gov't.), 1924, 3·65 p.c. | 30,000 00 | 31,200 00 | |
| City of Toronto, 1929, 3½ p.c. | 55,966 67 | 48,691 00 | |
| City of Toronto, 1944, 3½ p.c. | 24,333 33 | 18,980 00 | |
| City of Toronto, 1948, 4 p.c. | 299,300 00 | 254,405 00 | |
| Total on deposit with Receiver General | $ 431,600 00 | $ 374,176 00 | |
| Carried out at market value | | | $ 374,176 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Royal Bank of Canada, Montreal | 25,407 96 |
| Interest due, $7,391.23; accrued, $868.75 | 8,259 98 |
| Agents' balances and premiums uncollected, viz.:— | |
| Fire ($4,005.59 on business prior to Oct. 1, 1916) | 51,606 07 |
| Furniture and plans | 5,513 00 |
| Total assets in Canada | $ 464,963 01 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted but unpaid ($105.02 accrued prior to 1916) | $ 33,302 74 | |
| Net amount of fire claims, unadjusted | 20,166 93 | |
| Net amount of fire claims, resisted, not in suit | 500 00 | |
| Total net amount of unsettled fire claims | | $ 53,969 67 |
| Reserve of uncarned premiums: fire, $230,183.53; tornado, $1,450.45; total, $231,633.98; carried out at 80 per cent. | | 185,307 84 |
| Taxes due and accrued | | 3,500 00 |
| Return premiums, due, $5,830.27; reinsurance premiums, due, $1,843.66 | | 7,673 93 |
| Total liabilities in Canada | | $ 250,451 44 |

## FIDELITY-PHENIX—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business | |
|---|---|---|
| | Fire. | Tornado. |
| | $ cts. | $ cts. |
| Gross cash received | 454,806 14 | 1,386 46 |
| Less reinsurance | 33,440 11 | 131 86 |
| Less return premiums | 76,163 30 | 650 12 |
| Total deduction | 109,603 41 | 781 98 |
| Net cash received | 345,202 73 | 604 48 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 345,807 21 |
| Cash received for interest on investments | | 16,737 46 |
| Total income in Canada | $ | 362,544 67 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | |
|---|---|---|
| | Fire. | Tornado. |
| | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 21,480 71 | |
| Less savings and salvage | 10 93 | |
| Less reinsurance | 2,160 66 | |
| Total deduction | 2,171 59 | |
| Net payment for said claims | 19,309 12 | |
| Amount paid for claims occurring during the year | 165,910 93 | 32 25 |
| Less savings and salvage | 167 71 | |
| Less reinsurance | 14,241 60 | |
| Total deduction | 14,409 31 | |
| Net payment for said claims | 151,501 62 | |
| Total net payment for claims | 170,810 74 | 32 25 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 170,842 99 |
| Commission and brokerage, fire, $69,785.88; other, $171.42 | | 69,957 30 |
| Taxes | | 23,487 01 |
| Salaries, fees and travelling expenses, fire: salaries: Head Office, $13,890.00; general and special agents, $7,301.27; travelling expenses: Officials, $1,029.78; special agents, $4,639.37 | | 26,860 42 |
| Miscellaneous expenditure, fire, viz:—Advertising, $532 14; fire departments, patrol and salvage corps assessments, etc., $488.55; furniture and fixtures, $3,400.48; maps and plans, $1,337.79; postage, telegrams, telephones and express, $2,314.56; printing and stationery, $3,466.32; rents, $3,170.96; underwriters' boards, associations, etc., $4,279.31 miscellaneous expenses, $1,526 19 | | 20,516 30 |
| Total expenditure in Canada | $ | 311,664 02 |

## FIDELITY-PHENIX—*Concluded.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Tornado. | |
| | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 39,359,563 | 466,354 32 | 812,430 | 3,720 86 |
| Taken in 1916, new and renewed | 41,800,540 | 455,448 90 | 345,450 | 1,335 83 |
| Totals | 81,160,103 | 921,803 22 | 1,157,880 | 5,056 69 |
| Less ceased | 37,977,505 | 431,428 99 | 387,225 | 1,945 93 |
| Gross in force at end of 1916 | 43,182,598 | 490,374 23 | 770,655 | 3,110 76 |
| Less reinsured | 3,999,175 | 35,240 70 | 83,800 | 290 91 |
| Net in force at end of 1916 | 39,183,423 | 455,133 53 | 686,855 | 2,819 85 |

Summary of net in force at end of 1916: Amount, $39,870,278, Premiums, $457,953.38.

(*For General Business Statement, See Appendix.*)

## FIREMAN'S FUND INSURANCE COMPANY.

President—Bernard Faymonville.
Secretary—Louis Weinmann.
Principal Office—San Francisco, Cal.
Chief Agent in Canada—G. T. McMurrich.
Head Office in Canada—Toronto.

(Incorporated May 6, 1863. Dominion license issued November 13, 1912.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,500,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds and debs. on deposit with Receiver General, viz.:— | | | |
| *Governments*— | | | |
| California (State Highway Act), 1919–1920, 4 p.c. | $ 30,000 00 | $ 30,000 00 | |
| California (State Highway Act), 1932, 4 p.c. | 4,000 00 | 4,080 00 | |
| California (State Highway Act), 1950, 4 p.c. | 1,000 00 | 1,040 00 | |
| California (State Highways Act), 1956, 4 p.c. | 5,000 00 | 5,250 00 | |
| California, San Francisco Harbour Imp't., 1985 (or by call, after 1950), 4 p.c. | 51,000 00 | 53,550 00 | |
| Commonwealth of Massachusetts, 1941, 3 p.c. | 50,000 00 | 44,000 00 | |
| Total on deposit with Receiver General | $ 141,000 00 | $ 137,920 00 | |
| Carried out at market value | | | $ 137,920 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks in Canada, viz.:— | | |
| Bank of Nova Scotia, Toronto | $ 10,593 33 | |
| Sterling Bank, Toronto | 1,446 61 | |
| British North America Bank, Winnipeg | 1,078 52 | |
| Bank of Commerce, Victoria | 5,429 79 | |
| National Park Bank, New York | 9,502 20 | |
| Total cash in banks | | 28,050 45 |
| Interest accrued | | 1,545 29 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire | $ 16,505 88 | |
| Automobile (including Fire Risk), | 942 96 | |
| Inland Transportation | 2,093 77 | |
| Total | | 19,542 61 |
| Office furniture and plans | | 319 12 |
| Total assets in Canada | | $ 187,377 47 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 16,297 67 | |
| Net amount of automobile (including fire risk) claims, unadjusted | 109 00 | |
| Total net amount of unsettled claims | | $ 16,406 67 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 89,769 06 | |
| Automobile (including Fire Risk) | 4,867 32 | |
| Inland Transportation | 1,926 45 | |
| Total, $96,562 83; carried out at 80 per cent | | 77,250 26 |
| Taxes due and accrued | | 2,000 00 |
| Salaries, rent, advertising, agency and other expenses, due and accrued | | 1,000 00 |
| Total liabilities in Canada | | $ 96,656 93 |

## FIREMAN'S FUND—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (including Fire Risk). | Inland Transportation. | |
| | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 158,180 30 | 12,117 89 | 7,492 29 | |
| Less reinsurance | 4,372 59 | | | |
| Less return premiums | 25,937 49 | 1,439 63 | 226 11 | |
| Total deduction | 30,310 08 | | | |
| Net cash received | 127,870 22 | 10,678 26 | 7,266 18 | |
| Net cash received for premiums for all classes of business | | | | $ 145,814 66 |
| Cash received for interest on investments | | | | 5,288 33 |
| Total income in Canada | | | | $ 151,102 99 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (including Fire Risk). | Inland Transportation. | |
| | $ cts. | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 12,104 48 | | | |
| Deduct reinsurance | 16 59 | | | |
| Net payments for said claims | 12,087 89 | | | |
| Paid for claims occurring during the year | 40,390 85 | 2,695 91 | 1,236 77 | |
| Less savings and salvage | 108 71 | | | |
| Less reinsurance | 1,888 99 | | | |
| Total deduction | 1,997 70 | | | |
| Net payments for said claims | 38,393 15 | | | |
| Total net payment for claims | 50,481 04 | 2,695 91 | 1,236 77 | |
| Total net payments for claims for all classes of business | | | | $ 54,413 72 |
| Commission and brokerage: fire, $29,059.74; other, $4,098.93 | | | | 33,158 67 |
| Taxes, fire, $4,406.32; other, $457.43 | | | | 4,863 75 |
| Salaries, fees and travelling expenses, fire: Salaries: Head Office, general and special agents, fees:—Directors, auditors, travelling expenses, officials | | | | 5,696 48 |
| Salaries fees and travelling expenses, Other | | | | 542 50 |
| Miscellaneous expenditure, fire, viz.:—Maps and plans, $319.12; postage, telegrams, telephones and express, $538.24; printing and stationery, $291.01; underwriters' boards, associations, etc., $1,251.53; subscription to Bradstreets, $35.42 | | | | 2,435 32 |
| Miscellaneous expenditure, other, viz.:—Postage, telegrams, telephones and express, $148.36; printing and stationery, $167.40; underwriters' boards, associations, etc., $35.67 | | | | 351 43 |
| Total expenditure in Canada | | | | $ 101,461 87 |

## Fireman's Fund—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | Automobile (including Fire Risk). | | Inland Transportation. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 10,101,410 | 110,823 00 | 710,560 | 8,430 18 | 4,799,240 | 37,946 89 |
| Taken in 1916, New and Renewed | 16,478,630 | 160,473 92 | 583,259 | 11,576 57 | 2,683,487 | 8,200 87 |
| Totals | 26,580,040 | 271,306 92 | 1,293,819 | 20,006 75 | 7,482,727 | 46,147 76 |
| Less ceased | 8,991,802 | 107,774 05 | 915,304 | 10,269 11 | 7,268,573 | 42,294 85 |
| Gross in force at end of 1916 | 17,588 238 | 163,532 87 | 378,515 | 9,737 64 | 214,154 | 3,852 91 |
| Less reinsured | 700,207 | 6,980 68 | | | | |
| Net in force at end of 1916 | 16,888,031 | 156,552 19 | 378,515 | 9,737 64 | 214,154 | 3,852 91 |

## General Business Statement for the Year ending December 31, 1916.

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 449,000 00 |
| Mortgage loans on real estate, first liens | 1,403,450 00 |
| Loans on bonds, stocks, etc | 249,772 00 |
| Book value of bonds and stocks | 7,083,573 69 |
| Cash on hand, in trust companies and in banks | 2,602,751 82 |
| Agents' balances and bills receivable | 1,898,661 90 |
| Total ledger assets | $13,687,209 41 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 121,555 05 |
| Gross assets | $13,808,764 46 |
| Deduct assets not admitted | 362,810 47 |
| Total admitted assets | $13,445,953 99 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 1,476,022 78 |
| Total unearned premiums | 6,155,238 71 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 3,500 00 |
| Federal, state and other taxes due or accrued (estimated) | 225,000 00 |
| Contingent commissions or other charges due or accrued | 200,000 00 |
| Dividends earned and declared | 60,000 00 |
| Extra dividend declared | 150,000 00 |
| Total liabilities, excluding capital stock | $ 8,269,761 49 |
| Capital stock paid up in cash | 1,500,000 00 |
| Surplus over all liabilities and capital stock | 3,676,192 50 |
| Total liabilities | $13,445,953 99 |

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $10,029,340 75 |
| Interest and dividends | 428,287 64 |
| Rents | 30,299 18 |
| Agents' balances previously charged off | 1,273 61 |
| Gross profit on sale or maturity of bonds | 2,724 00 |
| Total income | $10,491,925 18 |

## FIREMAN'S FUND—*Concluded.*

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 4,746,176 99 |
| Expenses of adjustment and settlement of claims | 93,318 41 |
| Interest or dividends to stockholders | 240,000 00 |
| Commissions or brokerage | 1,806,509 97 |
| Allowances to local agencies for miscellaneous agency expenses | 30,645 86 |
| Salaries, $330,395.16; and expenses, $117,607.10; of special and general agents | 448,002 26 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 262,116 01 |
| Rents | 54,911 40 |
| Underwriters' boards and tariff associations | 80,101 09 |
| Fire department, patrol and salvage corps assessments, fees, taxes and expenses | 12,948 37 |
| Inspections and surveys | 11,548 87 |
| Taxes on real estate | 10,382 88 |
| State taxes on premiums, Insurance Department licenses and fees | 202,704 79 |
| All other licenses, fees and taxes | 45,465 28 |
| Agents' balances charged off | 2,734 25 |
| Gross loss on sale or maturity of bonds | 69,264 75 |
| Gross decrease, by adjustment, in book value of real estate and bonds | 228,709 06 |
| All other disbursements | 184,495 82 |
| Total disbursements | $ 8,530,036 06 |

### RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of policies written or renewed during the year, fire | $ 614,645,453 00 |
| Premiums thereon | 6,561,698 90 |
| Amount of policies terminated during the year | 529,413,048 00 |
| Premiums thereon | 6,179,326 97 |
| Net amount in force at December 31, 1916 | 809,185,959 00 |
| Premiums thereon | 9,150,645 75 |

# FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—DANIEL H. DUNHAM.

Secretary—A. H. HASSINGER.

Principal Office—Newark, N.J.

Chief Agents in Canada—B. B. AND WILSON SMITH.

Head Office in Canada—Winnipeg.

(Incorporated December 3, 1855. Dominion license issued May 22, 1912.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,250,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds and debs. on deposit with Receiver General, viz.:— | | | |
| City of Hamilton, 1934, 4½ p.c. | $ 20,000 00 | $ 18,800 00 | |
| City of Toronto, 1948, 4 p.c. | 67,646 66 | 57,499 66 | |
| Canadian Northern Railway Winnipeg Terminal (g'teed by Prov. of Manitoba), 1939, 4½ p.c. | 10,000 00 | 8,200 00 | |
| Winnipeg General Hospital, 1st Mtge. (g'teed by Prov. of Manitoba), 1944, 5 p.c. | 10,000 00 | 9,400 00 | |
| Total on deposit with Receiver General | $ 107,646 66 | $ 93,899 66 | |
| Carried out at market value | | | $ 93,899 66 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Bank of Montreal, Winnipeg | 7,213 01 |
| Interest accrued | 1,902 92 |
| Agents' balances and premiums uncollected ($1,779.35 was on business prior to Oct. 1, 1916). | 13,780 19 |
| Total assets in Canada | $ 116,795 78 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, adjusted and unpaid | $ 5,702 03 | |
| Net amount of claims, unadjusted | 17,973 17 | |
| Total net amount of unsettled claims | | $ 23,675 20 |
| Reserve of unearned premiums, $71,990.91; carried out at 80 per cent | | 57,592 72 |
| Taxes due and accrued | | 1,083 61 |
| Reinsurance premiums, due | | 79 80 |
| Total liabilities in Canada | | $ 82,431 33 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 90,610 75 | |
| Deduct reinsurances, $1,655.96; return premiums, $14,189.24 | 15,845 20 | |
| Net cash received for premiums | | $ 74,765 55 |
| Total income in Canada | | $ 74,765 55 |

## FIREMEN'S INSURANCE—*Concluded.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 6,423 21 | |
| Deduct savings and salvage, $3.68; reinsurances, $7.98 | 11 66 | |
| Net amount paid for said claims | $ 6,411 55 | |
| Amount paid for claims occurring during the year | $ 23,385 92 | |
| Deduct savings and salvage, $52.88; reinsurances, $15.42 | 68 30 | |
| Net amount paid for said claims | $ 23,317 62 | |
| Total net amount paid for claims | | $ 29,729 17 |
| Commission or brokerage | | 13,970 41 |
| Salaries, fees and all other charges of officials. Salaries: General and special agents, $2,765.90; travelling expenses: agents, $1,036.37 | | 3,802 27 |
| Taxes | | 5,186 90 |
| Miscellaneous expenditure, viz.: Advertising, $3.78; maps and plans, $862.95; postage, telegrams, telephones and express, $105.17; printing and stationery, $92.24; loss and adjustment expenses, $637.19; underwriters' boards, tariff associations, etc., $873.05; legal expenses, $64.75; miscellaneous agency expenses, $122.17; licenses, $1,176; interest and exchange, $–28.20 | | 3,909 10 |
| Total expenditure in Canada | | $ 56,597 85 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | $ 10,620,655 | $ 149,042 78 |
| Taken during the year, new and renewed | 7,055,482 | 91,454 08 |
| Total | $ 17,676,137 | $ 240,496 86 |
| Deduct terminated | 5,170,661 | 68,527 17 |
| Gross in force at end of year | $ 12,505,476 | $ 171,969 69 |
| Deduct reinsured | 187,958 | 1,894 38 |
| Net in force at December 31, 1916 | $ 12,317,518 | $ 170,075 31 |

(*For General Business Statement, see Appendix.*)

# GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—DONALD M. MACKAY.

Secretary—J. MAYHEW ALLEN.

Principal Office—Perth, Scotland.

Chief Agent in Canada—THOMAS H. HALL.

Head Office in Canada—Toronto.

(Incorporated February 23, 1891. Dominion license issued July 14, 1908.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 6,250,000 00 |
| Amount subscribed | 5,765,000 00 |
| Amount paid thereon in cash | 2,015,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A.*) | | $ 327,400 90 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Market value of bonds and debs. deposited with Imperial Bank of Canada (*For details, see Schedule B.*) | | 24,850 00 |
| Cash at head office in Canada | | 50 00 |
| Cash in bank and trust Co.:— | | |
| Imperial Bank of Canada, Toronto | $ 16,687 25 | |
| Imperial Bank of Canada, Winnipeg | 2,699 49 | |
| Union Trust Co., Toronto | 20,000 00 | |
| Total cash in bank and trust Company | | 39,386 74 |
| Interest accrued | | 5,916 07 |
| Agents' balances and premiums uncollected ($278.10 on business prior to Oct. 1, 1916) | | 47,739 00 |
| Office furniture and plans | | 5,785 75 |
| Other assets | | 91 37 |
| Total assets in Canada | | $ 451,219 83 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Total net amount of claims, unadjusted ($1,325 accrued prior 1916) | $ 44,491 71 |
| Reserved of unearned premiums, $232,647.06; carried out at 80 per cent | 186,117 65 |
| Salaries, rent, etc., due and accrued | 2,346 19 |
| Taxes due and accrued | 6,104 24 |
| Due reinsuring companies | 1,768 07 |
| Total liabilities in Canada | $ 240,827 86 |

## General Accident Fire and Life—*Continued.*

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 387,847 40 | |
| Deduct reinsurances, $7,438.40; return premiums, $50,917.48 | 58,355 88 | |
| Total net cash received for premiums | | $ 329,491 52 |
| Received for interest on investments | | 18,316 73 |
| Transfer fees | | 7 75 |
| Total income in Canada | | $ 347,816 00 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 19,969 98 | |
| Deduct reinsurances | 1,439 99 | |
| Net amount paid for said claims | $ 18,529 99 | |
| Amount paid for claims occurring during the year | $ 136,341 23 | |
| Deduct savings and salvage, $3.61; reinsurances, $44.80 | 48 41 | |
| Net amount paid for said claims | $ 136,292 82 | |
| Total net amount paid for claims | | $ 154,822 81 |
| Paid or allowed for commission or brokerage | | 71,342 84 |
| Paid for: Salaries of head office officials, $19,125.44; directors' fees, $500; auditors' fees, $375; travelling expenses, officials, $2,447.10; entertainment, $78.45 | | 22,525 99 |
| Taxes | | 11,279 40 |
| Miscellaneous expenditure, viz.: Legal expenses, $199.27; advertising, $120.03; printing and stationery, $2,132.25; postage, telegrams, telephones and express, $1,564.15; rent, $2,286.06; underwriters' board fees, $3,595.54; furniture and fixtures, $163.89; maps and plans, $280.46; life assurance scheme, $10.08; charges, $1,584.67 | | 11,936 40 |
| Total expenditure in Canada | | $ 271,907 44 |

### RISKS AND PREMIUMS IN CANADA.

| | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross policies in force at date of last statement | 18,213 | $ 35,285,565 | $ 431,673 55 |
| Taken during the year, new and renewed | 12,034 | 29,149,191 | 365,832 71 |
| Total | 30,247 | $ 64,434,756 | $ 797,506 26 |
| Deduct terminated | 5,969 | 26,167,446 | 343,240 59 |
| Gross in force at end of year | 24,278 | $ 38,267,310 | $ 454,265 67 |
| Deduct reinsured | | 516,442 | 7,746 74 |
| Net in force at December 31, 1916 | 24,278 | $ 37,750,868 | $ 446,518 93 |

### Schedule A.

Bonds and debs. on deposit with Receiver General, viz.:—

| *Cities*— | Par value. | Market value. |
|---|---|---|
| Cranbrook, 1917 to 1929, 5 p.c. | $ 26,382 48 | $ 24,271 88 |
| Edmonton, 1953, 4½ p.c. | 5,333 33 | 4,282 67 |
| Edmonton, 1953, 5 p.c. | 15,573 34 | 13,704 53 |
| Fort William, 1930, 5 p.c. | 10,000 00 | 9,500 00 |
| Fort William, 1931, 5 p.c. | 8,000 00 | 7,497 60 |
| Fort William, 1941, 5 p.c. | 2,000 00 | 1,833 40 |
| Hull, 1935, 5 p.c. | 15,000 00 | 14,100 00 |
| Medicine Hat, 1928, 5 p.c. | 2,000 00 | 1,840 00 |
| Medicine Hat, 1931, 5 p.c. | 1,915 97 | 1,743 53 |
| Medicine Hat, 1933, 5 p.c. | 3,000 00 | 2,700 00 |
| Moosejaw, 1920, 4½ p.c. | 9,000 00 | 8,640 00 |
| Nanaimo, 1960, 5 p.c. | 16,000 00 | 13,440 00 |
| North Vancouver, 1958, 5 p.c. | 5,000 00 | 4,200 00 |
| North Vancouver, 1960, 5 p.c. | 1,450 00 | 1,218 00 |
| Port Arthur, 1932, 5 p.c. | 2,433 33 | 2,287 33 |
| Port Arthur, 1942, 5 p.c. | 8,760 00 | 8,059 20 |
| Prince Albert, 1918 to 1935 4½ p.c. | 13,439 22 | 11,960 91 |
| Prince Albert, 1917 to 1937, 5 p.c. | 4,170 08 | 3,836 47 |
| St. Catharines, 1930, 5 p.c. | 21,000 00 | 20,785 80 |
| St. Thomas, 1917 to 1920, 4 p.c. | 8,347 03 | 8,180 09 |
| Saskatoon, 1920, 5 p.c. | 30,000 00 | 29,100 00 |
| Wetaskiwin, 1918 to 1960, 5 p.c. | 9,611 65 | 8,362 14 |

## General Accident Fire and Life—*Concluded.*

Schedule A—*Concluded.*

Bonds and debs. on deposit with Receiver General, *Concluded*, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Towns—* | | |
| Clinton, 1937, 4½ p.c. | $ 5,000 00 | $ 4,450 00 |
| Newmarket, 1918, 5½ p.c. | 697 45 | 697 45 |
| North Bay, 1917 to 1937, 5½ p.c. | 7,985 17 | 7,985 17 |
| Rosthern, 1917 to 1930, 5 p.c. | 3,170 97 | 2,859 27 |
| Sudbury, 1921, 5 p.c. | 4,462 44 | 4,323 57 |
| Swift Current, 1932, 5 p.c. | 8,000 00 | 7,040 00 |
| Waterloo, 1917 to 1936, 5 p.c. | 3,825 40 | 3,748 89 |
| *Schools—* | | |
| Edmonton, 1917-1920, 5 p.c. | 12,000 00 | 11,880 00 |
| Portage la Prairie, 1917-1928, 5 p.c. | 12,000 00 | 11,400 00 |
| Saskatoon, 1917, 5 p.c. | 1,000 00 | 1,000 00 |
| " 1917 to 1940, 5 p.c. | 4,000 00 | 3,720 00 |
| " 1918, 5 p.c. | 2,000 00 | 1,980 00 |
| " 1919, 5 p.c. | 1,000 00 | 980 00 |
| " 1920, 5 p.c. | 2,000 00 | 1,940 00 |
| " 1922, 5 p.c. | 1,000 00 | 960 00 |
| " 1924, 5 p.c. | 1,000 00 | 950 00 |
| " 1926, 5 p.c. | 1,000 00 | 940 00 |
| " 1928, 5 p.c. | 1,000 00 | 930 00 |
| " 1930, 5 p.c. | 1,000 00 | 920 00 |
| " 1932, 5 p.c. | 1,000 00 | 910 00 |
| " 1934, 5 p.c. | 1,000 00 | 910 00 |
| " 1936, 5 p.c. | 1,000 00 | 900 00 |
| " 1938, 5 p.c. | 1,000 00 | 890 00 |
| " 1940, 5 p.c. | 1,000 00 | 890 00 |
| Strathcona, public, 1917-1940, 5 p.c. | 13,690 00 | 12,648 00 |
| *Miscellaneous—* | | |
| Can. Landed and Nat. Invt. Co., Ltd., 1918, 4½ p.c. | 15,000 00 | 15,000 00 |
| Can. Perm. Mtge. Corp., 1918, 4½ p.c. | 25,000 00 | 25,000 00 |
| Total on deposit with Receiver General | $ 349,183 86 | $ 327,490 90 |

Schedule B.

Bonds and debs. deposited with Imperial Bank of Canada, viz.:—

| | Par value. | Market value. |
|---|---|---|
| Dominion of Canada War Loan, 1931, 5 p.c. | $ 15,000 00 | $ 14,850 00 |
| Grand Valley R. R., 1947, 5 p.c. | 17,000 00 | ..... |
| Colonial Investment and Loan Co., 1917, 4½ p.c. | 10,000 00 | 10,000 00 |
| Total par and market values | $ 42,000 00 | $ 24,850 00 |

(*For General Business Statement, see Appendix.*)

# COMPAGNIE D'ASSURANCES GÉNÉRALES CONTRE L'INCENDIE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—BARON DE NEUFLIZE.

Manager—M. PAUL LEVASSEUR.

Principal Office—Paris, France.

Chief Agent in Canada—THOMAS F. DOBBIN.

Head Office in Canada—Montreal.

(Incorporated 1819. Dominion license issued July 20, 1912.)

## CAPITAL.

| | |
|---|---|
| Amount authorized, subscribed and paid in cash | $ 400,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds and debentures on deposit with Receiver General, viz.:— | | | |
| 676,667 francs French Rentes, 3 p.c. | $ 130,596 67 | $ 77,052 04 | |
| Carried out at market value | | | $ 77,052 04 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash at head office | 6,454 60 |
| Cash in Bank of British North America, Montreal | 3,198 50 |
| Agents' balances and premiums uncollected ($341.52 on business prior to Oct. 1, 1916) | 7,605 67 |
| Office furniture and plans | 1,568 20 |
| Total assets in Canada | $ 95,879 01 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, adjusted and unpaid | $ 8,563 00 | |
| " " unadjusted | 8,227 00 | |
| " " resisted, in suit (accrued in previous years) | 1,000 00 | |
| " " resisted, not in suit | 1,200 00 | |
| Total net amount of unsettled claims | | $ 18,990 00 |
| Reserve of unearned premiums, $43,272.73, carried out at 80 per cent | | 34,618 19 |
| Reinsurance premiums due | | 940 06 |
| Taxes due and accrued | | 1,227 99 |
| Total liabilities in Canada | | $ 55,776 24 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 102,519 38 | |
| Deduct reinsurances, $9,108.40 return premiums, $23,835.57 | 32,943 97 | |
| Net cash received for premiums | | $ 69,575 41 |
| Received for interest on investments | | 111 13 |
| Total income in Canada | | $ 69,686 54 |

## Compagnie D'Assurances Generales L'Incendie—*Concluded.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 22,010 42 | |
| Amount paid for claims occurring during the year | $ 59,631 52 | |
| Deduct savings and salvage, $27.34; reinsurances, $10,829.47 | 10,856 81 | |
| Net amount paid for said claims | $ 48,774 71 | |
| Total net amount paid for claims | | $ 70,785 13 |
| Commission or brokerage | | 12,771 89 |
| Taxes | | 3,712 26 |
| Miscellaneous expenditure, viz.: Underwriters' boards, tariffs associations, etc., $1,037.68; administration, $7,253.83 | | 8,291 51 |
| Total expenditure in Canada | | $ 95,560 79 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at Dec. 31, 1916 | $ 8,383,735 | $ 105,994 15 |
| Taken during the year, new and renewed | 8,353,555 | 97,373 11 |
| Total | $ 16,737,290 | $ 203,367 26 |
| Deduct terminated | 8,534,303 | 108,436 76 |
| Gross in force at end of year | 8,202,987 | $ 94,930 50 |
| Deduct reinsured | 1,070,772 | 11,196 57 |
| Net in force at December 31, 1916 | $ 7,132,215 | $ 83,733 93 |

(*For General Business Statement, see Appendix.*)

# GERMAN AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916

President—WILLIAM M. KREMER.

Secretary—EDWIN M. CRAGIN.

Principal Office—1 Liberty St., New York.

Chief Agent in Canada—WILLIAM ROBINS.

Head Office in Canada—Toronto.

(Incorporated March 6, 1872. Commenced business in Canada December 7, 1904.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 2,000 000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*) | $ 390,588 53 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks, viz.:— | | |
| Dominion Bank, Toronto | $ 16,573 00 | |
| Imperial Bank, Ottawa | 6,971 31 | |
| Total cash in banks | | 23,549 31 |
| Interest accrued | | 7,520 30 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($1,826.68 on business prior to Oct. 1, 1916) | $ 65,532 32 | |
| Tornado | 186 82 | |
| Total | | 65,719 14 |
| Recoverable for reinsurance on paid losses | | 3,531 99 |
| Total assets in Canada | | $ 490,909 27 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 1,001 00 | |
| Net amount of fire claims, unadjusted | 38,698 00 | |
| Net amount of fire claims, resisted, in suit | 4,890 00 | |
| Total net amount of unsettled claims | | $ 44,589 00 |
| Reserve of uncarned premiums, viz.:— | | |
| Fire | $ 234,218 68 | |
| Tornado | 556 33 | |
| Total, $234,775.01, carried out at 80 per cent | | 187,820 01 |
| Taxes due and accrued | | 7,500 00 |
| Total liabilities in Canada | | $ 239,909 01 |

## GERMAN AMERICAN—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Hail. | Tornado. |
| | $ cts. | $ cts. | $ cts. |
| Gross cash received | 499,153 36 | 62,836 77 | 549 60 |
| Less reinsurance | 84,944 59 | 7,963 50 | |
| " return premiums | 66,407 85 | 1,375 21 | 149 17 |
| Total deductioa | 151,352 44 | 9,338 71 | |
| Net cash received | 347,800 92 | 53,498 06 | 400 43 |

| | |
|---|---|
| Net cash received for premiums for the above classes of business | $ 401,699 41 |
| Cash received for interest on investments | 19,593 03 |
| Total income in Canada | $ 421,292 44 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Hail. | Tornado. |
| | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 37,767 29 | | |
| Less reiasurance | 3,741 46 | | |
| Net payment for said claims | 34,025 83 | | |
| Paid for claims occurring during the year | 221,811 37 | 68,875 88 | 42 00 |
| Less savings and salvage | 117 74 | | |
| " reinsurance | 37,607 86 | 8,433 51 | |
| Total deductioa | 37,725 60 | | |
| Net payment for said claims | 184,085 77 | | |
| Total net payment for claims | 218,111 60 | 60,442 37 | 42 00 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 278,595 97 |
| Commission and brokerage, fire, $77,972.32; other, $13,472.29 | 91,444 61 |
| Taxes, fire | 22,191 83 |
| Salaries, fees and travelling expenses, Fire:—Salaries:—general and special agents, $6,609; travelling expenses, agents, $2,553.31 | 9,162 31 |
| Miscellaneous expenditure, fire, viz.:—Advertising, $131.51; fire departments, patrol and salvage corps assessments, etc., $1,593.40; furniture and fixtures, $27.50; legal expenses, $15.20; maps and plans, $905.93; postage telegrams, telephones and express, $1,911.21; printing and stationery, $709.26; rents, $797.50; underwriters' boards, associations, etc., $3,669.11; agents' balance charged off, $690.07; miscellaneous expenses, $594.57 | 11,045 26 |
| Miscellaneous expenditure, other, viz.:—Postage, telegrams, telephones and express, $415.60; printing and stationery, $392.15; miscellaneous expenses, $35.96 | 843 71 |
| Total expenditure in Canada | $ 413,283 69 |

## German American—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | Hail. | | Tornado. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 67,786,845 | 595,826 91 | | | 200,100 | 625 81 |
| Taken in 1916, new and renewed | 57,656,659 | 451,830 88 | 874,890 | 62,836 77 | 226,500 | 626 74 |
| Totals | 125,443,504 | 1,047,657 79 | 874,890 | 62,836 77 | 426,600 | 1,252 55 |
| Less ceased | 63,132,766 | 544,349 95 | 874,890 | 62,836 77 | 104,700 | 198 06 |
| Gross in force at end of 1916 | 62,310,738 | 503,307 84 | | | 321,900 | 1,054 49 |
| Less reinsured | 14,213,070 | 44,750 85 | | | 42,500 | 139 75 |
| Net in force at end of 1916 | 48,097,668 | 458,556 99 | | | 279,400 | 914 74 |

Summary of net in force at end of 1916: Amount, $48,377,068; Premiums, $459,471.73.

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| Province of Manitoba, 1935, 4 p.c. | $ 50,000 00 | $ 43,000 00 |
| *Cities—* | | |
| Montreal, 1954, 4½ p.c. | 80,000 00 | 73,600 00 |
| Toronto, 1944, 3½ p.c. | 51,100 00 | 39,858 00 |
| Toronto, 1920, 4 p.c. | 25,306 67 | 24,800 53 |
| Toronto, 1948, 4 p.c. | 160,600 00 | 136,510 00 |
| Toronto, 1924, 4½ p.c. | 26,000 00 | 25,220 00 |
| *Towns—* | | |
| Lachine, 1941, 4 p.c. | 25,000 00 | 20,250 00 |
| Lachine, 1944, 4½ p.c. | 5,000 00 | 4,350 00 |
| *Miscellaneous—* | | |
| Montreal Harbour, 1924, 4 p.c. | 25,000 00 | 23,000 00 |
| Total on deposit with Receiver General | $ 448,006 67 | $ 390,588 53 |

## General Business Statement for the Year ending December 31, 1916.

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $10,698,220 18 |
| Interest and dividends | 899,924 49 |
| Rents | 215,563 05 |
| Agents' balances previously charged off | 1,637 64 |
| Profit on sale or maturity of bonds and stocks | 96,788 22 |
| Other income | 7,451 87 |
| Total income | $11,919,585 45 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 5,562,029 20 |
| Expenses of adjustments and settlement of claims | 127,356 46 |
| Paid stockholders for interest or dividends | 600,000 00 |
| Commissions or brokerage | 2,197,856 52 |
| Allowances to local agencies for miscellaneous agency expenses | 2,241 56 |

## GERMAN AMERICAN—*Concluded.*

### DISBURSEMENTS—*Concluded.*

| | |
|---|---|
| Salaries, $456,689.29; and expenses, $154,534.09; of special and general agents | $ 611,223 38 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 406,292 01 |
| Rents | 67,249 33 |
| Underwriters' boards and tariff associations | 134,647 32 |
| Inspections and surveys | 65,860 01 |
| Fire department, fire patrol, salvage corps assessments, fees, taxes and expenses | 46,269 88 |
| Taxes on real estate | 41,489 48 |
| State taxes on premiums, Insurance Department licenses and fees | 200,890 39 |
| All other licenses, fees and taxes | 67,591 73 |
| Gross loss on sale or maturity of bonds and stocks | 31,603 83 |
| Agents' balances charged off | 4,364 37 |
| All other disbursements | 369,038 92 |
| Total disbursements | $10,536,004 39 |

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 2,682,385 69 |
| Mortgage loans on real estate, first liens | 26,150 00 |
| Loans secured by pledge of bonds, stocks, etc. | 250,000 00 |
| Book value of bonds and stocks owned | 19,673,977 91 |
| Cash on hand, in trust companies and in banks | 875,056 71 |
| Agents' balances | 1,907,454 35 |
| Bills receivable, taken for fire risks | 19,720 45 |
| Total ledger assets | $25,434,745 11 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 164,929 76 |
| Rents due | 5,409 59 |
| Recoverable for reinsurance on paid losses | 12,249 66 |
| Gross assets | $25,617,334 12 |
| Deduct assets not admitted | 1,903,856 16 |
| Total admitted assets | $23,713,477 96 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 998,399 62 |
| Unearned premiums | 9,753,444 78 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 18,367 87 |
| Federal, state, county and other taxes due or accrued (estimated) | 165,000 00 |
| Contingent commissions or other charges due or accrued | 7,036 82 |
| Premiums due or to become due | 7,451 87 |
| Rents paid in advance | 2,551 75 |
| Due reinsurance companies for salvage | 1,802 96 |
| Total amount of all liabilities (except capital stock) | $10,954,055 67 |
| Capital actually paid up in cash | 2,000,000 00 |
| Surplus | 10,759,422 29 |
| Total liabilities | $ 23,713,477 96 |

### RISKS AND PREMIUMS.

#### FIRE RISKS.

| | |
|---|---|
| Written or renewed during the year | $1,817,547,402 00 |
| Premiums thereon | 16,508,341 78 |
| Terminated during the year | 1,643,460,941 00 |
| Premiums thereon | 15,998,238 83 |
| Net in force at December 31, 1916 | 2,035,482,487 00 |
| Premiums thereon | 18,622,283 94 |

# GLENS FALLS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—R. A. LITTLE.

Secretary—H. N. DICKINSON.

Head Office—Glens Falls, N.Y.

Chief Agent in Canada—W. H. GEORGE.

Head Office in Canada—Toronto.

(Organized 1850. Dominion license issued November 28, 1913.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 500,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*) | $ 193,900 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks, viz.:— | | |
| Bank of Montreal, Montreal | $ 29,510 29 | |
| Bank of Montreal, Moosejaw | 9,535 99 | |
| Total cash in banks | | 39,046 28 |
| Interest accrued | | 2,753 76 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($481.82 on business prior to Oct. 1, 1916) | $ 21,773 73 | |
| Automobile, including Fire Risk, ($3.20 on business prior to Oct. 1, 1916) | 1,241 64 | |
| Hail ($459.97 on business prior to Oct. 1, 1916) | 459 97 | |
| Total | | 23,475 34 |
| Total assets in Canada | | $ 259,175 38 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted ($1,200 accrued in 1915) | $ 15,150 00 | |
| Net amount of fire claims, resisted, in suit (accrued in 1915) | 6,000 00 | |
| Net amount of fire claims, resisted, not in suit | 1,600 00 | |
| Net amount of automobile (including fire risk) claims, unadjusted | 3,360 00 | |
| Total net amount of unsettled claims | | $ 26,110 00 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 108,185 76 | |
| Automobile (including Fire Risk) | 7,587 64 | |
| Total, $115,773.40; carried out at 80 per cent | | 92,618 72 |
| Taxes due and accrued | | 2,000 00 |
| Total liabilities in Canada | | $ 120,728 72 |

## Glens Falls Insurance Company—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (including Fire Risk). | Hail. | |
| | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 185,819 67 | 23,433 60 | 80,881 97 | |
| Less reinsurance | 4,782 22 | 427 12 | 2,950 83 | |
| Less return premiums | 31,540 58 | 5,837 19 | 354 67 | |
| Total deduction | 36,322 80 | 6,264 31 | 3,305 50 | |
| Net cash received | 149,496 87 | 17,169 29 | 77,576 47 | |
| Net cash received for premiums for the above classes of business | | | | $ 244,242 63 |
| Cash received for interest on investments | | | | 9,251 54 |
| Total income in Canada | | | | $ 253,494 17 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (including Fire Risk). | Hail. | |
| | $ cts. | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 15,571 21 | | | |
| Paid for claims occurring during the year | 79,016 61 | 8,869 37 | 77,138 62 | |
| Less savings and salvage | 100 00 | 235 00 | | |
| Less reinsurance | 676 94 | | 1,492 05 | |
| Total deduction | 776 94 | | | |
| Net payment for said claims | 78,239 67 | | | |
| Total net payment for claims | 93,810 88 | 8,634 37 | 75,646 57 | |
| Total net payments for claims for all classes of business | | | | $ 178,091 82 |
| Commission and brokerage: Fire, $25,002.32; Other, $19,442.76 | | | | 44,445 08 |
| Taxes, Fire | | | | 7,306 19 |
| Salaries, fees and travelling expenses, Fire: Salaries other than officials, $1,331.57; general and special agents, $2,857.50; Travelling expenses, officials, $292.32; agents, $742.30 | | | | 5,223 69 |
| Miscellaneous expenditure, Fire, viz.: Advertising, $339.95; maps and plans, $1,225.88; postage, telegrams, telephones and express, $648.97; printing and stationery, $111.65; rents, $574.36; underwriters' boards, associations, etc., $1,929.97; miscellaneous expenses, $8 | | | | 4,838 78 |
| Total expenditure in Canada | | | | $ 239,905 56 |

## Glens Falls Insurance Company—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | Automobile (including Fire Risk). | | Hail. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 14,104,277 | 192,159 72 | 768,725 | 16,607 74 | | |
| Taken in 1916, new and renewed | 15,386,334 | 181,328 74 | 1,110,194 | 23,113 00 | 1,351,105 | 81,341 94 |
| Totals | 29,490,611 | 373,488 46 | 1,878,919 | 39,720 74 | | |
| Less ceased | 11,639,884 | 152,424 24 | 1,116,002 | 24,545 47 | 1,351,105 | 81,341 94 |
| Gross in force at end of 1916 | 17,850,727 | 221,064 22 | 762,917 | 15,175 27 | | |
| Less reinsured | 569,416 | 5,272 30 | | | | |
| Net in force at end of 1916 | 17,281,311 | 215,791 92 | 762,917 | 15,175 27 | | |

Summary of net in force at end of 1916: Amount, $18,044,228; Premiums, $230,967.19.

SCHEDULE A.

| Bonds and debentures on deposit with Receiver General:— | Par value. | Market value. |
|---|---|---|
| Dom. of Canada War Loan, 1931, 5 p.c. | $ 25,000 00 | $ 24,750 00 |
| *Cities*— | | |
| Fort William, 1933, 5 p.c. | 10,000 00 | 9,400 00 |
| Montreal, 1918 (or earlier on 60 days' notice), 5 p.c. | 20,000 00 | 20,000 00 |
| Ottawa, 1945, 5 p.c. | 10,000 00 | 10,100 00 |
| St. Catharines, 1933, 4½ p.c. | 20,000 00 | 18,600 00 |
| Toronto, 1949, 4½ p.c. | 25,000 00 | 23,250 00 |
| Victoria, 1923, 4½ p.c. | 20,000 00 | 19,000 00 |
| *Town*— | | |
| Outremont, Que., 1918, 5 p.c. | 25,000 00 | 25,000 00 |
| *School*— | | |
| Regina P.S., 1933, 5 p.c. | 20,000 00 | 18,800 00 |
| *Miscellaneous*— | | |
| Can. Perm. Mtge. Corp., 1919, 4½ p.c. | 25,000 00 | 25,000 00 |
| Total on deposit with Receiver General | $ 200,000 00 | $ 193,900 00 |

(*For General Business Statement, See appendix.*)

# THE GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—E. C. JAMESON.

Secretaries—W. H. PAULSON AND J. T. GORDON.

Principal Office—New York.

Manager in Canada—J. W. Binnie.

Head Office in Canada—Montreal.

(Formed by the consolidation on December 20, 1898, of "The Globe Fire Insurance Co.," which was incorporated in 1863, and "The Rutgers Fire Insurance Co.," which was incorporated in 1853. Dominion license issued March 6, 1914.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed and paid in cash | 700,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| Bonds and debentures on deposit with Receiver General, viz.:— | Par value. | Market value. | |
|---|---|---|---|
| *Governments*— | | | |
| Dominion of Canada War Loan, 1925, 5 p.c. | $ 50,000 00 | $ 49,500 00 | |
| " " 1931, 5 p.c. | 39,500 00 | 39,105 00 | |
| Prov. of Alberta, 1923, 4½ p.c. | 105,000 00 | 100,800 00 | |
| *City*— | | | |
| Vancouver, 1923, 4½ p.c. | 48,180 00 | 45,289 20 | |
| *School*— | | | |
| Lachine, 1945, 5½ p.c. | 51,000 00 | 49,470 00 | |
| Total on deposit with Receiver General | $ 293,680 00 | $ 284,164 20 | |
| Carried out at market value | | | $ 284,164 20 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office | | 5,871 96 |
| Cash in bank and trust Co., viz.:— | | |
| Union Bank of Canada, Montreal | $ 2,443 58 | |
| Lawyers' Title and Trust Co., New York | 24,433 22 | |
| Total cash in bank and trust Co. | | 26,876 80 |
| Interest accrued | | 1,832 78 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($2,966.22 was on business prior to Oct. 1, 1916) | $ 54,731 06 | |
| Explosion | 3,651 35 | |
| Total | | 58,382 41 |
| Office furniture and plans | | 5,535 85 |
| Total assets in Canada | | $ 382,664 00 |

## The Globe and Rutgers—*Continued.*

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Total net amount of fire claims, unadjusted ($1,234.04 accrued in previous years) | | $ 64,865 37 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 248,684 41 | |
| Explosion | 22,637 28 | |
| Total, $271,321.69; carried out at 80 per cent | | 217,057 35 |
| Taxes due and accrued | | 5,189 94 |
| Reinsurance premiums, due | | 1,419 24 |
| Total liabilities in Canada | | $ 288,531 90 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | |
|---|---|---|
| | Fire. | Explosion. |
| | $ cts. | $ cts. |
| Gross cash received | 502,323 20 | 65,727 57 |
| Less reinsurance | 3,230 76 | |
| Less return premiums | 94,485 19 | 8,807 76 |
| Total deduction | 97,715 95 | |
| Net cash received | 404,607 25 | 56,919 81 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | | $ 461,527 06 |
| Cash received for interest on investments | | 12,287 83 |
| Total income in Canada | | $ 473,814 89 |

### EXPENDITURE IN CANADA.

| Claims. | Fire. |
|---|---|
| | $ cts. |
| Amount paid for claims occurring in previous years | 30,635 41 |
| Paid for claims occurring during the year | 200,578 42 |
| Less savings and salvage | 118 94 |
| Less reinsurance | 2,048 27 |
| Total deduction | 2,167 21 |
| Net payment for said claims | 198,411 21 |

| | | |
|---|---|---|
| Total net payments for fire claims | | $ 229,046 62 |
| Loss expenses | | 2,804 77 |
| Commission and brokerage: Fire, $71,662.14; Other, $5,321.84 | | 76,983 98 |
| Taxes | | 9,767 13 |
| Salaries, Fees and Travelling Expenses: Salaries, head office, $14,266.01; auditors' fees, $325; travelling expenses, officials, $4,201.64 | | 18,792 65 |
| Miscellaneous expenditure, viz.: Advertising, $226.08; furniture and fixtures, $453.45; maps and plans, $900.39; postage, telegrams, telephones and express, $1,761.98; printing and stationery, $2,467.64; rents, $1,673.72; underwriters' boards, associations, etc., $3,399.15; exchange, $116.20; sundries, $1,362.69 | | 12,361 30 |
| Total expenditure in Canada | | $ 349,756 45 |

## THE GLOBE AND RUTGERS—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Explosion. | |
| | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 35,395,493 | 305,594 05 | 1,110,000 | 8,102 50 |
| Taken in 1916, new and renewed | 53,090 487 | 522,226 49 | 13,714,653 | 62,026 42 |
| Totals | 88,485,980 | 827,820 54 | 14,824,653 | 70,128 92 |
| Less ceased | 38,929 223 | 385,749 02 | 5,015,000 | 24,854 37 |
| Gross in force at end of 1916 | 49,556,757 | 442,071 52 | 9,809,653 | 45,274 55 |
| Less reinsured | 683,350 | 3,684 24 | | |
| Net in force at end of 1916 | 48,873,407 | 438,387 28 | 9,809,653 | 45,274 55 |

Summary of net in force at end of 1916, Amount, $58.683,060; Premiums, $483,661.83.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 78,975 00 |
| Mortgage loans on real estate, first liens | 59,700 00 |
| Book value of bonds and stocks | 10,624,608 58 |
| Cash on hand, in trust companies and in banks | 606,034 77 |
| Agents' balances | 2,382,739 46 |
| Total ledger assets | $13,752,057 81 |
| Interest accrued | 80,049 77 |
| Due on account of reinsurance losses | 83,831 00 |
| Gross assets | $13,915,938 58 |
| Deduct assets not admitted | 125,805 32 |
| Total admitted assets | $13,790,133 26 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 1,324,075 00 |
| Unearned premiums | 4,685,508 16 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 2,500 00 |
| Federal, state and other taxes, due or accrued (estimated) | 60,000 00 |
| Contingent commissions or other charges due or accrued | 97,859 55 |
| Due and to become due for borrowed money | 670,000 00 |
| Total liabilities, except capital stock | $ 6,839,942 71 |
| Capital stock paid in cash | 700,000 00 |
| Surplus over liabilities and capital stock | 6,250,190 55 |
| Total liabilities | $13,790,133 26 |

### INCOME.

| | |
|---|---|
| Net cash received for premiums (other than perpetual) | $ 8,828,663 88 |
| Received for interest and dividends | 478,969 61 |
| Received for rent | 6,182 08 |
| Gross profit on sale or maturity of bonds and stocks | 79,131 30 |
| All other income | 472 50 |
| Total income | $ 9,393,419 37 |

## THE GLOBE AND RUTGERS—*Concluded.*

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 4,030,096 47 |
| Expenses of adjustment and settlement of claims | 42,628 61 |
| Commission or brokerage | 1,272,451 10 |
| Expenses of special and general agents | 6,417 04 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 226,429 63 |
| Rents | 14,706 52 |
| Underwriters' boards and tariff associations | 43,793 06 |
| Fire department, fire patrol, and salvage corps assessments, fees, taxes and expenses | 17,650 02 |
| Inspections and surveys | 17,641 06 |
| Taxes on real estate | 1,486 97 |
| State taxes on premiums, Insurance Department licenses and fees | 75,923 41 |
| All other licenses, fees and taxes | 48,204 30 |
| Paid stockholders for interest or dividends | 377,986 00 |
| Gross decrease, by adjustment, in book value of stocks | 16,765 62 |
| Gross loss on sale or maturity of bonds and stocks | 7,106 81 |
| Borrowed money repaid | 10,000 00 |
| Interest on borrowed money | 28,508 68 |
| All other disbursements | 63,359 31 |
| Total disbursements | $ 6,301,154 61 |

### RISKS AND PREMIUMS.

| | |
|---|---|
| Fire risks—written or renewed during the year | $888,879,909 00 |
| Premiums thereon | 10,033,682 02 |
| Terminated during the year | 771,370,883 00 |
| Premiums thereon | 8,032,478 38 |
| Net amount in force, December 31, 1916 | 684,212,328 00 |
| Premiums thereon | 7,917,688 66 |

# GUARDIAN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—Hon. EVELYN HUBBARD.

Gen. Manager—GEO. W. REYNOLDS.

Principal Office—London, Eng.

Chief Agent in Canada—HUGH M. LAMBERT.

Head Office in Canada—Montreal.

(Established December 17, 1821. Commenced business in Canada May 1, 1869.)

## CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized and subscribed | £ 2,000,000stg.— | $ 9,733,333 33 |
| Amount paid thereon in cash | 1,000,000 " — | 4,866,666 67 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*) | | $ 778,767 21 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Value of real estate (unencumbered), Metropolitan Bank building, 181 St. James St., Montreal, $43,750, and Guardian building, 160 St. James St., Montreal, $325,000 | | 368,750 00 |
| Cash at head office in Canada | | 137 38 |
| Cash in banks, viz.:— | | |
| Molsons Bank, Montreal, general account | $ 52,501 11 | |
| Molsons Bank, Montreal, managers' account | 2,553 92 | |
| Dominion Bank, Montreal, general account | 41,285 31 | |
| Dominion Bank, Montreal, Guardian Bldg. account | 3,325 66 | |
| Total cash in banks | | 99,666 00 |
| Agents' balances and premiums uncollected ($717.95 on business prior to October 1, 1916) | | 127,167 83 |
| Interest accrued | | 10,004 60 |
| Total assets in Canada | | $ 1,384,493 02 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Total net amount of claims, unadjusted | | $ 136,047 22 |
| Reserve of unearned premiums, $732,401.43; carried out at 80 per cent | | 585,921 14 |
| Taxes due and accrued | | 16,885 38 |
| Total liabilities in Canada | | $ 738,853 74 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 1,153,125 48 | |
| Deduct reinsurances, $2,876.91; return premiums, $161,162.66 | 164,039 57 | |
| Net cash received for premiums | | $ 989,085 91 |
| Received for interest on investments | | 36,033 84 |
| Received for rents | | 22,108 79 |
| Total income in Canada | | $ 1,047,228 54 |

## GUARDIAN—*Continued.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 27,559 99 | |
| Amount paid for claims occurring during the year | $ 562,590 18 | |
| Deduct savings and salvages, $599.62, reinsurances, $641.79 | 1,241 41 | |
| Net amount paid for said claims | $ 561,348 77 | |
| Total net amount paid for claims | | $ 588,908 76 |
| Commission or brokerage | | 193,348 92 |
| Salaries, $43,818; trustees' fees, $1,600; auditor's fees, $780; travelling expenses, $4,154.99 | | 50,352 99 |
| Taxes | | 31,946 98 |
| Miscellaneous expenditure, viz.: Dominion Government assessment, $672.42; tariff association charges, $10,588.09; advertising, $921.79; , postage, telegrams, telephones and express, $3,993.47; printing and stationery, $5,584.82; maps and plans, $2,059.79; rents, etc., $3,307.87; sundries, $6,986.91; legal expenses, $135.18; office furniture, $350.87 | | 34,651 21 |
| Total expenditure in Canada | | $ 899,208 86 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | $115,342,602 | $1,403,652 40 |
| Taken during the year, new and renewed | 95,967,518 | 1,185,971 47 |
| Total | $211,310,120 | $2,589,623 87 |
| Deduct terminated | 90,274,778 | 1,144,297 14 |
| Gross in force at end of year | $121,035,342 | $1,445,326 73 |
| Deduct reinsured | 378,807 | 5,343 95 |
| Net in force at December 31, 1916 | $120,656,535 | $1,439,982 73 |

### SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Province of British Columbia, 1937, 3½ p.c. | $ 50,000 00 | $ 38,500 00 |
| " Manitoba, 1928, 4 p.c. | 23,000 00 | 20,700 00 |
| " " 1930, 4 p.c | 8,000 00 | 7,040 00 |
| " " 1933, 4 p.c. | 17,000 00 | 14,790 00 |
| " " 1935, 4 p.c | 50,000 00 | 43,000 00 |
| " New Brunswick, 1938, 3 p.c. | 58,400 00 | 43,216 00 |
| " Quebec, inscribed stock, 1937, 3 p.c. | 48,666 67 | 35,526 67 |
| British Govt. War Loan, 1925/1945, 4½ p.c. | 92,953 33 | 89,235 20 |
| Newfoundland, 1941, 3½ p.c. | 7,300 00 | 5,329 00 |
| " 1947, 3½ p.c. | 6,326 67 | 4,491 94 |
| " 1951, 3½ p.c. | 30,173 33 | 21,423 06 |
| *Cities*— | | |
| Lachine, 1944, 4½ p.c. | 10,000 00 | 8,700 00 |
| London, 1939, 4 p.c. | 25,000 00 | 21,500 00 |
| Montreal Permanent Stock, 7 p.c. | 3,000 00 | 4,200 00 |
| Montreal (St. Henri), 1950, 4 p.c. | 15,000 00 | 12,300 00 |
| Montreal (St. Henri), 1920, 4½ p.c. | 6,000 00 | 5,880 00 |
| Montreal (St. Louis), 1937, 4 p.c. | 10,000 00 | 8,600 00 |
| Montreal (St. Louis du Mile End), 1935, 4 p.c. | 10,000 00 | 8,600 00 |
| Toronto, 1944, 3½ p.c. | 58,400 00 | 45,552 00 |
| Vancouver, 1939, 3½ p.c. | 17,000 00 | 12,410 00 |
| Vancouver, 1944, 3½ p.c. | 8,000 00 | 5,680 00 |
| Westmount, 1934, 4 p.c. | 35,000 00 | 30,800 00 |
| Winnipeg, 1923, 5 p.c. | 14,000 00 | 13,860 00 |
| *Town*— | | |
| Maisonneuve, 1946, 5 p.c. | 7,000 00 | 6,300 00 |
| *Schools*— | | |
| Hochelaga, Que., R.C., 1938, 4½ p.c. | 30,000 00 | 27,300 00 |
| Maisonneuve, Que., Public, 1937, 5 p.c. | 10,000 00 | 9,000 00 |
| Montreal, R.C., 1926, 4 p.c. | 15,000 00 | 13,800 00 |
| Montreal Technical (guaranteed by Prov. of Quebec), 1949, 4 p.c. | 49,000 00 | 40,180 00 |
| Ottawa, R.C., 1939, 4½ p.c | 55,000 00 | 49,500 00 |
| St. Gregoire le Thaumaturge, Que., R.C., 1947, 4½ p.c. | 25,000 00 | 20,500 00 |
| Sherbrooke, Que., R.C., 1942, 5 p.c. | 25,000 00 | 23,250 00 |
| Winnipeg, 1943, 4 p.c. | 25,000 00 | 20,750 00 |

## GUARDIAN—*Concluded.*

SCHEDULE A—*Concluded.*

Bonds and debentures on deposit with Receiver General—*Concluded*, viz.:

| | Par value. | Market value. |
|---|---|---|
| *Railway—* | | |
| C.N.R., 1st mtge., Ont. Div., (guaranteed by Prov. of Man.), 1930, 4 p.c | $ 48,666 67 | $ 41,853 34 |
| *Miscellaneous—* | | |
| Can. Perm. Mtge Corp., 1921, 4½ p.c | 25,000 00 | 25,000 00 |
| Total on deposit with Receiver General | $ 917,886 67 | $ 778,767 21 |

(*For General Business Statement, see Appendix.*)

# *THE HAMILTON FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—J. GARDNER THOMPSON.

Vice-President—LEWIS LAING.

Secretary and Manager—RUSSELL T. KELLEY.

Principal Office—Hamilton.

(Incorporated by letters patent bearing the date of 1863. Reincorporated as a joint stock company by letters patent bearing the date of September 21, 1915, under the "Ontario Insurance Act." Commenced business in Ontario, November, 1863. Dominion license issued May 29, 1916.)

### CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized | | $ 500,000 00 |
| Amount subscribed | | 172,900 00 |
| Amount paid thereon in cash | | 34,660 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of real estate held by the Company (less encumbrances) | | $ 19,204 33 |
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | | 8,000 00 |
| Book value of bonds and debentures *(For details, see Schedule A)* | | 84,192 53 |
| Book value of stock *(For details, see Schedule B)* | | 338 24 |
| Cash at head office | | 6,736 58 |
| Cash in banks:— | | |
| Bank of Hamilton, Hamilton, (current account) | $ 568 64 | |
| " " " (savings account) | 0 69 | |
| Total cash in banks | | 569 33 |
| Total ledger assets | | $ 119,041 01 |
| Deduct market value of real estate, bonds, debentures and stock under book value | | 7,440 83 |
| | | $ 111,600 18 |

### OTHER ASSETS.

| | |
|---|---|
| Interest accrued | 1,272 10 |
| Agents' balances and premiums uncollected ($374.46 was on business prior to Oct. 1, 1916). | 7,248 35 |
| Unearned portion insurance premiums on head office building | 17 81 |
| Total assets | $ 120,138 44 |

### LIABILITIES.

| | |
|---|---|
| Reserve of unearned premiums, $45,195.26; carried out at 80 per cent | $ 36,156 21 |
| Taxes due and accrued | 116 75 |
| Reinsurance premiums due | 1,119 37 |
| Total liabilities (excluding capital stock) | $ 37,392 33 |
| Excess of assets over liabilities | $ 82,746 11 |
| Capital stock paid in cash | 34,660 00 |
| Surplus over liabilities and capital | $ 48,086 11 |

*The Statement here given includes the entire business transacted for the year 1915.

## The Hamilton Fire—*Continued.*

### INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 79,868 53 | |
| Deduct reinsurances, $24,735.97; return premiums, $13,946.84 | 38,682 81 | |
| Net cash received for premiums | | $ 41,185 72 |
| Received for interest on investments | | 1,800 54 |
| Received for rents | | 879 97 |
| Amount transferred by Liverpool and London and Globe Ins. Co. to increase surplus | | 66,000 00 |
| Total income | | $ 109,866 23 |

### EXPENDITURE.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 3,439 03 | |
| Deduct savings and salvage, $133.93; reinsurances, $1,889.36 | 2,023 29 | |
| Net amount paid for said claims | $ 1,415 74 | |
| Amount paid for claims occurring during the year | $ 30,421 57 | |
| Deduct savings and salvages, $12.50; reinsurances, $9,236.77 | 9,249 27 | |
| Net amount paid for said claims | $ 21,172 30 | |
| Total net amount paid for claims | | $ 22,588 04 |
| Commission or brokerage | | 9,774 73 |
| Paid for salaries: Home office officials, $7,738.03; directors' fees, $55; auditors' fees, $450; travelling expenses, officials, $362.50 | | 8,605 53 |
| Paid for taxes | | 2,199 17 |
| Miscellaneous expenditure, viz.: Advertising, $1,112.40; furniture and fixtures, $13.50; inspections and surveys, $404.85; legal expenses, $100; maps and plans, $444.83; postage, telegrams, telephones and express, $768.63; printing and stationery, $1,340.31; rents, $900; underwriters' boards, tariff associations, etc., $287.28; fuel and light, $152.74; sundries, $2,384.96; charity, $187 | | 8,096 50 |
| Total expenditure | | $ 51,263 97 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets, December 31, 1915 | $ 60,438 75 |
| Amount of cash income as above | 109,866 23 |
| Total | $ 170,304 98 |
| Amount of expenditure as above | 51,263 97 |
| Balance, net ledger assets, December 31, 1916 | $ 119,041 01 |

### STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums paid to unlicensed companies | $ 1,611 99 |
| Amount of commission thereon | 443 28 |
| Amount of losses recovered from said companies | 1,022 02 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, 1,440.57; carried out at 80 per cent | 1,152 46 |
| Amount of reinsurance premiums payable to such companies | 1,119 37 |

### RISKS AND PREMIUMS.

| | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross policies in force at December 31, 1915 | 11,865 | $ 12,359,324 | $ 132,935 13 |
| Taken during the year, new and renewed | 5,651 | 10,544,394 | 81,217 94 |
| Total | 18,516 | $ 22,905,718 | $ 214,153 07 |
| Deduct terminated | 7,948 | 9,678,978 | 96,335 92 |
| Gross in force at end of year | 10,568 | $ 13,226,740 | $ 117,817 15 |
| Deduct reinsured | | 3,738,960 | 28,551 92 |
| Net in force at December 31, 1916 | 10,568 | $ 9,487,780 | $ 89,265 23 |

## The Hamilton Fire—*Concluded.*

Schedule A.

Bonds and debentures owned by the company, viz.:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Governments*— | | | |
| Dominion of Canada War Loan, 1925, 5 p.c. | $ 5,000 00 | $ 4,855 45 | $ 4,500 00 |
| *Province of Quebec, 1934, 4 p.c. | 60,833 33 | 60,872 14 | 53,533 33 |
| *Cities*— | | | |
| St. Thomas, 1918, 4½ p.c. | 790 88 | 790 88 | 767 15 |
| " 1919, 4½ p.c. | 826 46 | 826 46 | 801 67 |
| " 1920, 4½ p.c. | 863 65 | 863 65 | 837 74 |
| Toronto, 1955, 4½ p.c. | 5,000 00 | 4,569 88 | 4,600 00 |
| Toronto East, 1917 to 1918, 5 p.c. | 3,047 67 | 3,047 67 | 3,078 15 |
| Windsor, 1917, 4 p.c. | 1,209 56 | 1,209 56 | 1,197 46 |
| *Towns*— | | | |
| Bow Island, 1943, 6 p.c. | 2,000 00 | 1,649 00 | 1,820 00 |
| Brampton, 1930, 6 p.c. | 524 52 | 524 52 | 555 99 |
| " 1931, 6 p.c. | 615 99 | 615 99 | 652 95 |
| " 1932, 6 p.c. | 712 93 | 712 93 | 762 83 |
| " 1933, 6 p.c. | 815 73 | 815 73 | 872 83 |
| " 1934, 6 p.c. | 924 67 | 924 67 | 989 40 |
| Owen Sound, 1923, 4 p.c. | 2,000 00 | 1,914 00 | 1,860 00 |
| Total par, book and market values | $ 85,165 39 | $ 84,192 53 | $ 76,829 50 |

Schedule B.

| Stock owned by the company, viz.:— | Par value. | Book value. | Market value. |
|---|---|---|---|
| Dominion Permanent Loan Co., 4 shares | $ 338 24 | $ 338 24 | $ 260 44 |

*On deposit with Receiver General.

# HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—R. M. BISSELL.

Secretary—FREDRICK SAMSON.

Principal Office—Hartford, Conn.

Chief Agent in Canada—P. A. MCCALLUM.

Head Office in Canada—Toronto.

(Incorporated May, 1810. Commenced business in Canada November, 1836.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $10,000,000 00 |
| Amount subscribed and paid in cash | 2,000,00000 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds, debentures and stock on deposit with Receiver General. (*For details, see Schedule A.*) | | $ 944,443 41 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks, viz.:— | | |
| Imperial Bank of Canada, Toronto | $ 74,144 30 | |
| " " Winnipeg | 2,842 77 | |
| Royal Bank of Canada Toronto | 40,362 85 | |
| Bank of British North America, Vancouver | 10,421 25 | |
| Total cash in banks | | 127,771 17 |
| Interest accrued | | 14,252 72 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire | $ 129,171 62 | |
| Automobile (including Fire Risk) | 4,124 77 | |
| Hail | 13 44 | |
| Inland Transportation | 964 00 | |
| Sprinkler Leakage | 1,672 67 | |
| Tornado | 1,137 81 | |
| Total | | 137,089 31 |
| Total assets in Canada | | $ 1,223,556 61 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 119,022 78 | |
| Net amount of automobile (including fire risk) claims, unadjusted | 3,380 00 | |
| Net amount of sprinkler leakage claims, unadjusted | 371 85 | |
| Net amount of tornado claims, unadjusted | 4 00 | |
| Total net amount of unsettled claims | | $ 122,778 63 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 694,520 63 | |
| Automobile (including Fire Risk) | 11,574 23 | |
| Sprinkler Leakage | 20,520 40 | |
| Tornado | 6,481 13 | |
| Total, $733,096.39; carried out at 80 per cent | | 586,477 11 |
| Taxes due and accrued | | 17,718 97 |
| Total liabilities in Canada | | $ 726,974 71 |

## HARTFORD FIRE—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | Automobile (including Fire Risk). | Hail. | Inland Transportation. | Sprinkler Leakage. | Tornado. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 1,170,261 71 | 32,145 16 | 174,412 09 | 28,263 23 | 20,303 78 | 3,839 93 |
| Less reinsurance | 14,075 45 | | | | | |
| Less return premiums | 143,786 79 | 4,478 17 | 5,472 50 | 3,486 79 | 2,312 13 | 166 75 |
| Total deduction | 157,862 24 | | | | | |
| Net cash received | 1,012,399 47 | 27,666 99 | 168,939 59 | 24,776 44 | 17,991 65 | 3,673 18 |

| | |
|---|---|
| Net cash received for premiums for the above classes of business | $ 1,255,447 32 |
| Cash received for interest on investments | 42,155 76 |
| Total income in Canada | $ 1,297,603 08 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | Automobile (including Fire Risk) | Hail. | Inland Transportation. | Sprinkler Leakage. | Tornado. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Net payment for claims occurring in previous years | 39,937 19 | | | | 231 99 | |
| Paid for claims occurring during the year | 426,297 21 | 4,715 21 | 198,621 54 | 24,244 88 | 5,324 43 | 2,557 67 |
| Less savings and salvage | 285 62 | | | | | |
| Less reinsurance | 21,435 52 | | | | | |
| Total deduction | 21,721 14 | | | | | |
| Net payment for said claims | 404,576 07 | | | | | |
| Total net payment for claims | 444,513 26 | 4,715 21 | 198,621 54 | 24,244 88 | 5,556 42 | 2,557 67 |

| | |
|---|---|
| Total net payments for claims of all classes of business | $ 680,208 98 |
| Commission and brokerage: Fire, $187,604.23; Other, $55,700.07 | 243,304 30 |
| Taxes: Fire, $62,193.73; Other, $15,548.43 | 77,742 16 |
| Salaries, and travelling expenses: Fire salaries, general and special agents, $13,675.90; employees, $26,862.57; Travelling expenses, officials, $5,524.10 | 46,062 57 |
| Salaries, and travelling expenses, Other: Salaries, general and special agents, $2,373.96; employees, $4,144.96; Travelling expenses, officials, $2,943.51 | 9,462 43 |
| Miscellaneous expenditure, Fire, viz.: Advertising, $520.80; fire departments, patrol and salvage corps assessments, etc., $594.22; furniture and fixtures, $422.42; commercial ratings, $464.91; legal expenses, $125.11; maps and plans, $2,119.94; postage, telegrams, telephones and express, $10,578.84; printing and stationery, $1,743.59; rents, $4,715.00; underwriters' boards, associations, etc., $8,735.48; loss adjustment expenses, $7,294.93 | 37,315 24 |
| Miscellaneous expenditure, Other, viz.: Advertising, $192.70; furniture and fixtures, $28.59; legal expenses, $82.55; postage, telegrams, telephones and express, $631.64; printing and stationery, $718.97; rents, $97.00; commercial ratings, $200.90; loss adjustment expenses, $243.65 | 2,196 00 |
| Total expenditure in Canada | $ 1,096,291 68 |

## HARTFORD FIRE—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | Automobile (including Fire Risk). | | Hail. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts | $ | $ cts. |
| Gross in force at end of 1915 | 138,079,126 | 1,340,019 42 | 747,643 | 15,651 16 | | |
| Taken in 1916, new and renewed | 112,177,889 | 1,088,068 55 | 3,453,297 | 35,226 67 | 1,448,082 | 174,430 53 |
| Totals | 250,257,015 | 2,428,087 97 | 4,200,940 | 50,877 83 | 1,448,082 | 174,430 53 |
| Less ceased | 121,987,790 | 1,109,577 70 | 2,940,786 | 27,729 38 | | |
| Gross in force at end of 1916 | 128,269,225 | 1,318,510 27 | 1,260,154 | 23,148 45 | | |
| Less reinsured | 1,752,752 | 13,845 01 | | | | |
| Net in force at end of 1916 | 126,516,473 | 1,304,665 26 | 1,260,154 | 23,148 45 | | |

### SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Inland Transportation. | | Sprinkler Leakage. | | Tornado. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 65,021 | 551 77 | 4,913,057 | 42,612 89 | 2,995,114 | 12,842 64 |
| Taken in 1916, new and renewed | | 29,227 23 | 3,018,023 | 20,824 92 | 1,095,820 | 4,977 74 |
| Totals | | 29,779 00 | 7,931,080 | 63,437 81 | 4,090,934 | 17,820 38 |
| Less ceased | 65,021 | 29,779 00 | 3,093,329 | 22,334 54 | 1,254,952 | 5,900 34 |
| Gross and net in force at end of 1916 | | | 4,837,751 | 41,103 27 | 2,835,982 | 11,920 04 |

Summary of net in force at end of 1916. Amount, $135,450,366; Premiums, $1,380,837·02.

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| Province of Alberta, 1924, 4½ p.c | $ 35,000 00 | $ 33,250 00 |
| *Cities*— | | |
| Hamilton 1927, 4 p.c | 50,000 00 | 46,000 00 |
| " 1930, 4½ p.c | 10,000 00 | 9,500 00 |
| " 1931, 4½ p.c | 10,000 00 | 9,500 00 |
| " 1934, 4½ p.c | 50,000 00 | 47,000 00 |
| London, 1924, 3½ p.c | 59,000 00 | 53,100 00 |
| Montreal Stock, 4 p.c | 62,500 00 | 49,375 00 |

## HARTFORD FIRE—*Continued.*

SCHEDULE A—*Concluded.*

Bonds and debentures and stock on deposit with Receiver General, *Concluded*, viz.:—

| *Cities*—Con. | Par value. | Market value. |
|---|---|---|
| Toronto, 1929, 3½ p.c | $ 68,133 34 | $ 59,276 01 |
| " 1930, 3½ p.c | 39,906 67 | 34,319 74 |
| " 1944, 3½ p.c | 126,533 33 | 98,696 00 |
| " 1945, 3½ p.c | 73,000 00 | 56,940 00 |
| " 1955, 4½ p.c | 13,000 00 | 11,960 00 |
| Vancouver, 1923, 4½ p.c | 50,000 00 | 47,000 00 |
| Victoria, 1923, 4 p.c | 26,000 00 | 23,920 00 |
| Westmount, 1955, 4½ p.c | 25,000 00 | 22,750 00 |
| Windsor, 1917-1918, 5 p.c | 8,000 00 | 8,000 00 |
| " 1919-1920, 5 p.c | 10,000 00 | 10,000 00 |
| Winnipeg, 1941, 3½ p.c | 50,000 00 | 38,500 00 |
| *Towns*— | | |
| Maisonneuve, 1954, 5 p.c | 24,333 33 | 21,656 66 |
| Verdun, 1954, 5 p.c | 30,000 00 | 28,200 00 |
| *School*— | | |
| Winnipeg, 1941, 4 p.c | 50,000 00 | 41,500 00 |
| *Railway*— | | |
| C.N.R. Winnipeg Term. (g'teed by Prov. of Man.), 1939, 4 p.c | 150,000 00 | 123,000 00 |
| *Miscellaneous*— | | |
| Can. Perm. Mtge. Corp., 1923, 4¾ p.c | 25,000 00 | 25,000 00 |
| 200 shares Bank of Montreal stock | 20,000 00 | 46,000 00 |
| Total on deposit with Receiver General | $1,065,406 67 | $ 944,443 41 |

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 715,577 93 |
| Mortgage loans on real estate, first liens | 439,500 00 |
| Loans secured by pledge of bonds, stocks or other collaterals | 5,000 00 |
| Book value of bonds and stocks | 23,758,819 69 |
| Cash on hand, in trust companies and in banks | 2,266,009 46 |
| Agents' balances and bills receivable | 3,658,907 70 |
| Total ledger assets | $30,843,814 78 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 272,834 26 |
| Rents accrued | 669 02 |
| Market value of real estate over book value | 5,422 07 |
| Reinsurance due on claims paid | 59,630 30 |
| Gross assets | $31,182,370 43 |
| Deduct assets not admitted | 1,304,021 12 |
| Total admitted assets | $29,878,349 31 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 1,997,763 30 |
| Unearned premiums | 17,173,359 87 |
| Salaries, rents, expenses, bills, etc., due or accrued | 25,000 00 |
| Federal, state or other taxes due or accrued (estimated) | 250,000 00 |
| Contingent commissions or other charges due or accrued | 30,000 00 |
| Special reserve | 700,000 00 |
| Funds held under reinsurance treaties | 20,000 00 |
| Total liabilities, except capital stock | $20,196,123 17 |
| Capital stock paid in cash | 2,000,000 00 |
| Surplus | 7,682,226 14 |
| Total liabilities | $29,878,349 31 |

## HARTFORD FIRE—*Concluded.*

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $20,351,480 18 |
| Interest and dividends | 1,004,091 79 |
| Rents | 42,403 03 |
| Agents' balances previously charged off | 3,230 97 |
| Gross profit on sale or maturity of bonds and stocks | 37,804 33 |
| Other income | 5,700 39 |
| Total income | $21,444,710 69 |

### EXPENDITURE.

| | |
|---|---|
| Net amount paid for claims | $11,240,083 96 |
| Expenses of adjustment and settlement of claims | 303,978 13 |
| Dividends to shareholders | 800,000 00 |
| Commission or brokerage | 3,905,002 15 |
| Salaries, $587,866.20; and expenses, $322,722.73; of special and general agents | 910,588 93 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 807,997 92 |
| Rents | 120,210 31 |
| Underwriters' boards and tariff associations | 265,656 50 |
| Fire Departments, Fire Patrol and Salvage Corps assessments, fees, taxes and expenses | 115,812 63 |
| Inspections and surveys | 62,886 29 |
| Taxes on real estate | 13,170 90 |
| State taxes on premiums, Insurance Department licenses and fees | 428,633 67 |
| All other licenses, fees and taxes | 383,588 38 |
| Agents' balances charged off | 9,641 04 |
| Gross loss on sale or maturity of bonds | 35,800 46 |
| Gross decrease, by adjustment, in book value of bonds and stocks | 2,239 00 |
| All other expenditure | 523,772 33 |
| Total expenditure | $19,929,062 60 |

### RISKS AND PREMIUMS—FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $2,640,675,839 00 |
| Premiums thereon | 26,904,861 00 |
| Amount terminated during the year | 2,386,607,173 00 |
| Premiums thereon | 25,161,894 59 |
| Net amount in force December 31, 1916 | 3,248,382,304 00 |
| Premiums thereon | 32,455,318 95 |

### MARINE AND INLAND RISKS.

| | |
|---|---|
| Net amount in force December 31, 1916 | $94,728,074 00 |
| Premiums thereon | 926,369 03 |

# THE HOME INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—ELBRIDGE G. SNOW.

Secretary—AREUNAH M. BURTIS.

Principal Office—New York.

Chief Agent in Canada—F. W. EVANS.

Head Office in Canada—Montreal.

(Incorporated 1853. Commenced business in Canada January 1, 1902.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 6,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*) | $ 1,041,369 97 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in Royal Bank of Canada, Montreal | | 199,865 92 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($2,952.64 on business prior to Oct. 1, 1916) | $ 140,408 12 | |
| Automobile, including Fire Risk ($202.21 on business prior to Oct. 1, 1916) | 1,497 74 | |
| Hail ( on business prior to Oct. 1, 1916) | 172 53 | |
| Sprinkler Leakage | 126 34 | |
| Tornado ($447.86 on business prior to Oct. 1, 1916) | 466 98 | |
| Total | | 142,671 71 |
| Total assets in Canada | | $ 1,383,907 60 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted ($9,702 accrued in previous years) | $ 122,951 39 | |
| Net amount of automobile, including fire risk claims, unadjusted ($90 accrued in previous years) | 368 00 | |
| Net amount of hail claims, unadjusted | 11,077 33 | |
| Net amount of tornado claims, unadjusted | 881 00 | |
| Total net amount of unsettled claims | | $ 135,277 71 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 677,520 71 | |
| Automobile (including Fire Risk) | 9,459 22 | |
| Sprinkler Leakage | 3,841 64 | |
| Tornado | 21,062 18 | |
| Total, $711,883.75; carried out at 80 per cent | | 569,507 00 |
| Taxes due and accrued (estimated) | | 45,000 00 |
| Total liabilities in Canada | | $ 749,784 71 |

## THE HOME—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile (including Fire Risk). | Hail. | Sprinkler Leakage. | Tornado. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 1,068,464 82 | 29,146 03 | 421,751 52 | 4,598 03 | 21,224 51 |
| Less reinsurance | 22,612 95 | | 2,884 47 | | |
| Less return premiums | 147,187 23 | 9,340 34 | 1,482 06 | 310 60 | 2,146 37 |
| Total deduction | 169,800 18 | | 4,366 53 | | |
| Net cash received | 898,664 64 | 19,805 69 | 417,384 99 | 4,287 43 | 19,078 14 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 1,359,220 89 |
| Cash received for interest on investments | 51,847 57 |
| Total income in Canada | $ 1,411,068 46 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile (including Fire Risk). | Hail. | Sprinkler Leakage. | Tornado. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 71,520 85 | 1,048 45 | | | 324 20 |
| Less reinsurance | 279 83 | | | | |
| Net payment for said claims | 71,241 02 | | | | |
| Paid for claims occurring during the year | 368,733 20 | 8,627 46 | 472,577 24 | 2,471 16 | 6,141 50 |
| Less savings and salvage | 80 26 | | | | |
| Less reinsurance | 11,742 18 | | 2,852 25 | | |
| Total deduction | 11,822 44 | | | | |
| Net payment for said claims | 356,910 76 | | | | |
| Total net payment for claims | 428,151 78 | 9,675 91 | 469,724 99 | 2,471 16 | 6,465 70 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 916,439 54 |
| Commission and brokerage, Fire, $199,373.92; Other, $82,481.27 | | 281,855 19 |
| Taxes: Fire, $33,778.05; Other, $200 | | 33,978 05 |
| Salaries, fees and travelling expenses: Fire, Salaries of general and special agents, $24,945.01; travelling expenses agents, $18,140.89; Other: travelling expenses agents, $13 | | 43,098 90 |
| Miscellaneous expenditure, Fire, viz.:—Advertising, $650.41; fire departments, patrol and salvage corps assessments, etc., $977.77; maps and plans, $2,332.17; postage, telegrams, telephones and express, $9,830.76; printing and stationery, $26,346.33; rents, $1,551.75; underwriters' boards, associations, etc., $7,202.77; sundry, $2,479.94 | | 51,431 90 |
| Miscellaneous expenditure, Other, viz.:—Postage, telegrams, telephones and express, $978.26; underwriters' boards, associations, etc., $138.92 | | 1,117 18 |
| Total expenditure in Canada | $ | 1,327,970 76 |

## THE HOME—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | | Automobile (including Fire Risk). | | |
| | Amount. | Premiums. | No. | Amount. | Premiums. |
| | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 100,696,162 | 1,206,546 45 | 527 | 825,878 | 18,147 23 |
| Taken in 1916, new and renewed | 99,494,937 | 1,036,695 03 | 2,027 | 1,562,659 | 30,100 44 |
| Totals | 200,191,099 | 2,243,241 48 | 2,554 | 2,388,537 | 48,247 67 |
| Less ceased | 81,755,754 | 936,933 48 | 1,475 | 2,169,336 | 29,329 22 |
| Gross in force at end of 1916 | 118,435,345 | 1,306,308 00 | 1,079 | 219,201 | 18,918 45 |
| Less reinsured | 4,905,236 | 28,019 11 | | | |
| Net in force at end of 1916 | 113,530,109 | 1,278,288 89 | 1,079 | 219,201 | 18,918 45 |

### SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

| Risks and Premiums. | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Hail. | | | Sprinkler Leakage. | | Tornado. | | |
| | | Amount. | Premiums. | Amount. | Premiums. | No. | Amount. | Premiums. |
| | | $ | $ cts. | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | | | | 420,350 | 2,111 02 | 384 | 5,751,120 | 15,671 50 |
| Taken in 1916, new and renewed | 6,154 | 6,274,552 | 421,924 05 | 740,503 | 4,668 37 | 2,855 | 4,682,752 | 21,519 46 |
| Totals | | | | 1,160,853 | 6,779 39 | 3,239 | 10,433,872 | 37,190 96 |
| Less ceased | 6,154 | 6,274,552 | 421,924 05 | 304,850 | 1,451 55 | 311 | 1,406,275 | 6,063 56 |
| Gross and net in force at end of 1916 | | | | 856,003 | 5,327 84 | 2,928 | 9,027,597 | 31,127 40 |

Summary of net in force at end of 1916: Amount, $123,632,910; Premiums, $1,333,662.58.

### SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

| *Governments*— | Par value. | Market value. |
|---|---|---|
| Dominion of Canada War Loan, 1925, 5 p.c. | $ 50,000 00 | $ 49,500 00 |
| " bonds, 1926, 5 p.c. | 100,000 00 | 99,000 00 |
| Province of Alberta, 1924, 4½ p.c. | 200,000 00 | 190,000 00 |
| Province of Ontario, 1941, 4 p.c. | 35,000 00 | 30,450 00 |

## THE HOME—*Continued.*

SCHEDULE A—*Concluded.*

Bonds and debentures on deposit with Receiver General, *Concluded*, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Cities—* | | |
| Hamilton, 1919, 4½ p.c. | $ 30,000 00 | $ 29,700 09 |
| " 1920, 4½ p.c. | 10,000 00 | 9,800 00 |
| " 1921, 4½ p.c. | 10,000 00 | 9,800 00 |
| Toronto, 1944, 4 p.c. | 243,333 33 | 209,266 64 |
| " 1948, 4 p.c. | 107,066 67 | 91,006 67 |
| Victoria, 1923, 4½ p.c. | 50,000 00 | 47,500 00 |
| *Town—* | | |
| Maisonneuve, 1950, 4½ p.c. | 146,000 00 | 119,720 00 |
| " 1953, 5 p.c. | 97,333 33 | 86,626 66 |
| *School—* | | |
| Edmonton, 1953, 5 p.c. | 50,000 00 | 44,000 00 |
| *Miscellaneous—* | | |
| Can. Perm. Mtge. Corp., 1924, 4½ p.c. | 25,000 00 | 25,000 00 |
| Total on deposit with Receiver General | $1,153,733 33 | $1,041,369 97 |

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

### INCOME.

| | |
|---|---|
| Total premium income | $13,820,825 60 |
| Received for interest and dividends | 1,702,189 82 |
| Gross profit on sale or maturity of bonds and stocks | 105,825 75 |
| Increase in liabilities during the year on account of reinsurance treaties | 76,216 40 |
| Agents' balances previously charged off | 500 83 |
| All other income | 352 00 |
| Total income | $20,705,910 40 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $10,756,410 87 |
| Expenses of adjustment and settlement of claims | 295,259 80 |
| Paid stockholders for interest or dividends | 1,320,000 00 |
| Commission or brokerage | 3,760,692 58 |
| Allowances to local agencies for miscellaneous agency expenses | 6,609 61 |
| Salaries, $430,095.12; and expenses, $178,284.51; of special and general agents | 608,379 63 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 698,691 48 |
| Rents | 165,987 07 |
| State taxes on premiums, Insurance Department licenses and fees | 544,108 14 |
| All other licenses, fees and taxes | 83,286 02 |
| Underwriters' boards and tariff associations | 162,030 57 |
| Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses | 54,178 62 |
| Inspections and surveys | 147,923 47 |
| Gross loss on sale or maturity of bonds | 5,877 50 |
| Agents balances charged off | 409 77 |
| All other disbursements | 625,241 64 |
| Total disbursements | $19,235,086 77 |

### LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 5,500 00 |
| Book value of bonds and stocks owned | 34,311,315 10 |
| Cash in banks and trust companies (on interest) | 2,330,221 92 |
| Agents' balances and bills receivable | 3,919,420 38 |
| Total ledger assets | $40,566,457 40 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 253,103 00 |
| Recoverable for reinsurance on paid losses | 469,074 00 |
| Gross assets | $41,288,634 40 |
| Deduct assets not admitted | 1,024,754 85 |
| Total admitted assets | $40,263,879 55 |

## THE HOME—*Concluded.*

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 2,308,972 66 |
| Total unearned premiums | 16,179,042 00 |
| Reserve as a conflagration surplus | 2,000,000 00 |
| Salaries, rents, etc., due and accrued | 150,000 00 |
| Federal, state and other taxes due or accrued (estimated) | 250,000 00 |
| Funds held under reinsurance treaties | 507,751 76 |
| Total liabilities, excluding capital stock | $21,395,766 42 |
| Capital stock paid up in cash | 6,000,000 00 |
| Surplus over all liabilities | 12,868,113 13 |
| Total liabilities | $40,263,879 55 |

### RISKS AND PREMIUMS.

FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $2,635,933,853 00 |
| Premiums thereon | 28,133,075 07 |
| Amount of policies terminated during the year | 2,329,804,973 00 |
| Premiums thereon | 27,090,301 07 |
| Net amount of policies in force at December 31, 1916 | 3,145,806,635 00 |
| Premiums thereon | 30,337,524 00 |

# THE HUDSON BAY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—WILLIAM MACKAY.

Vice-President—F. W. WALKER.

Managing Director—J. H. LABELLE.

Secretary—F. J. WALKER.

Principal Office—Montreal.

(Incorporated by chapter 50 of the Statutes 1908 of Saskatchewan. Incorporated May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 110; amended in 1913, by 3-4 George V, Chap. 130. Dominion license issued December 6, 1910).

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 2,000,000 00 |
| Amount subscribed | 872,400 00 |
| Amount paid thereon in cash | 230,850 00 |
| Premiums paid on capital stock | 45,970 00 |

*(For List of Shareholders, see Appendix).*

## ASSETS.

| | | |
|---|---|---|
| Value of real estate held by the company | | $ 76,833 56 |
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | | 66,871 62 |
| Book value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*) | | 62,909 65 |
| Cash at head office, $164.17; and branch offices, $78.00 | | 242 17 |
| Cash in banks, viz.:— | | |
| Royal Bank of Canada, Montreal | $ 19,129 17 | |
| " " Winnipeg | 3,373 56 | |
| " " Toronto | 7,188 37 | |
| " " Vancouver | 6,086 53 | |
| " " Calgary | 2,880 35 | |
| " " Halifax | 786 42 | |
| Total cash in banks | | 39,444 40 |
| Total ledger assets | | $ 246,301 40 |
| Deduct market value of bonds, debentures and stocks under book value | | 4,889 02 |
| | | $ 241,412 38 |

## OTHER ASSETS.

| | |
|---|---|
| Interest due, $4,979.88; accrued, $3,045.20 | 8,025 08 |
| Agents' balances and premiums uncollected ($2,520.28 on business prior to Oct. 1, 1916) | 30,175 37 |
| Due for reinsurance losses in unlicensed companies (including $67.85, unsecured) | 75 02 |
| Gross assets | $ 279,687 85 |
| Deduct assets not admitted | 8,867 85 |
| Net assets | $ 270,820 00 |

## LIABILITIES.

| | |
|---|---|
| Total net amount of fire claims, unadjusted | $ 9,878 00 |
| Reserve of unearned premiums, fire, $106,650.60; carried out at 80 per cent | 85,320 48 |
| Reserve on unlicensed reinsurance, unsecured | 6,723 27 |
| Taxes due and accrued | 2,700 00 |
| Reinsurance premiums due | 17,098 36 |
| Accounts payable | 1,245 17 |
| Dividends declared and due, remaining unpaid | 36 30 |
| Total liabilities | $ 123,003 58 |
| Surplus of assets over liabilities | $ 147,816 42 |
| Capital stock paid in cash | 230,850 00 |

## THE HUDSON BAY—*Continued.*

### INCOME.

| | | |
|---|---|---|
| *Fire Risks.* | | |
| Gross cash received for premiums | $ 230,346 48 | |
| Deduct reinsurances, $52,461.88; return premiums, $47,715.85 | 100,177 73 | |
| Net cash received for fire premiums | $ 130,168 75 | |
| *Hail Risks.* | | |
| Net cash received for hail premiums | 184 17 | |
| Total net cash received for all premiums | | $ 130,352 92 |
| Received for interest on investments | | 3,505 51 |
| Total | | $ 135,858 43 |
| Received for calls on capital | | 3,395 00 |
| Total income | | $ 139,253 43 |

### EXPENDITURE.

| | | |
|---|---|---|
| *Fire Risks.* | | |
| Amount paid for claims occurring in previous years | $ 9,438 00 | |
| Deduct reinsurances | 1,562 85 | |
| Net amount paid for said claims | $ 7,875 15 | |
| Amount paid for claims occurring during the year | $ 104,869 35 | |
| Deduct savings and salvages, $3.85; reinsurances, $27,270.13 | 27,273 98 | |
| Net amount paid for said claims | $ 77,595 37 | |
| Total net amount paid for fire claims | $ 85,470 52 | |
| *Hail Risks.* | | |
| Total net amount paid for claims occurring in previous years | 1,002 39 | |
| Total net amount paid for all claims | | $ 86,472 91 |
| Dividends paid to stockholders during the year | | 115 95 |
| Commission and brokerage | | 23,202 69 |
| Paid for salaries: home office officials, $16,367.87; fees: directors, $1,160; travelling expenses officials, $1,766.28 | | 19,294 15 |
| Paid for taxes | | 5,009 15 |
| Miscellaneous expenditure, viz.: Advertising, $818.25; furniture, fixtures, $336.81; maps and plans,—$53.41; legal fees, $598.05; postage, telegrams, telephones and express, $1,799.49; printing and stationery, $4,945.27; rents, $2,299.76; miscellaneous expenses, $1,264.44; investment expenses, $1,219.03; underwriters' boards, $1,546.89 | | 14,774 58 |
| Total expenditure | | $ 148,869 43 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Net ledger assets at December 31, 1915 | | $ 256,672 23 |
| Amount of income as above | | 139,253 43 |
| Total | | $ 395,925 66 |
| Amount of expenditure as above | $ 148,869 43 | |
| Written off ledger assets | 2,000 00 | |
| | | 150,869 43 |
| Balance, net ledger assets, at December 31, 1916 ($246,301.40 less ledger liability, $1,245.17) | | $ 245,056 23 |

### STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums paid to unlicensed companies | $ 40,968 97 |
| Amount of commission thereon | 11,266 46 |
| Amount of losses recovered from said companies | 25,213 08 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, $20,175.08; carried out at 80 per cent | 16,140 00 |
| Amount of losses due and recoverable from such companies | 6,266 85 |
| Amount of reinsurance premiums payable to such companies | 16,265 48 |

## The Hudson Bay—*Concluded.*

### RISKS AND PREMIUMS.

| *Fire Risks.* | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | $ 12,662,029 | $ 204,097 47 |
| Taken during the year, new and renewed | 18,543,976 | 234,051 57 |
| Total | $ 31,206,005 | $ 438,149 04 |
| Deduct terminated | 13,479 350 | 188,979 10 |
| Gross in force at end of year | $ 17,726,655 | $ 249,169 94 |
| Deduct reinsured | 4,297,515 | 46,075 18 |
| Net in force at December 31, 1916 | $ 13,429,140 | $ 203,094 76 |

### Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

| *Cities*— | Par value. | Book value. | Market value. |
|---|---|---|---|
| Brandon, 1939, 5 p.c. | $ 3,000 00 | $ 3,000 00 | $ 2,820 00 |
| Calgary, 1929, 5 p.c. | 3,000 00 | 3,157 88 | 2,820 00 |
| Edmonton, 1945, 4½ p.c. | 2,976 38 | 2,678 74 | 2,440 63 |
| Fernie, 1939, 5 p.c. | 2,000 00 | 1,818 19 | 1,680 00 |
| Kamloops, B.C., 1920 or earlier, 5 p.c. | 3,000 00 | 2,857 14 | 2,910 00 |
| Kelowna, 1935, 5 p.c. | 3,000 00 | 2,727 28 | 2,610 00 |
| Lethbridge, 1939, 4½ p.c. | 3,000 00 | 2,700 00 | 2,460 00 |
| Medicine Hat, 1928, 5 p.c. | 3,000 00 | 3,000 00 | 2,760 00 |
| Moosejaw, 1920, 4½ p.c. | 3,000 00 | 2,700 00 | 2,880 00 |
| Nanaimo, 1950, 5 p.c. | 3,000 00 | 2,857 14 | 2,550 00 |
| New Westminster, 1940, 5 p.c. | 5,000 00 | 5,000 00 | 4,350 00 |
| North Vancouver, 1960, 5 p.c. | 5,000 00 | 5,000 00 | 4,200 00 |
| Port Arthur, 1928, 5 p.c. | 3,000 00 | 3,000 00 | 2,850 00 |
| Revelstoke, 1960, 5 p.c. | 3,000 00 | 2,857 14 | 2,460 00 |
| Saskatoon, 1939, 5 p.c. | 3,000 00 | 3,000 00 | 2,700 00 |
| Strathcona, 1949, 4½ p.c. | 2,000 00 | 1,800 00 | 1,600 00 |
| Victoria, 1943, 4½ p.c. | 3,000 00 | 3,000 00 | 2,580 00 |
| Winnipeg, 1923, 4 p.c. | 5,000 00 | 4,444 45 | 4,700 00 |
| *Town*— | | | |
| Weyburn, 1950, 5 p.c. | 3,000 00 | 2,857 14 | 2,550 00 |
| *Township or District*— | | | |
| Richmond, B.C., 1959, 4½ p.c. | 3,000 00 | 2,454 55 | 2,280 00 |
| Oak Bay, B.C., 1929, 5 p.c. | 2,000 00 | 2,000 00 | 1,820 00 |
| Total on deposit with Receiver General | $ 65,976 38 | $ 62,909 65 | $ 58,020 63 |

# IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President and Managing Director—L. ROOT.

Vice-President—R. L. STAILING.

Secretary—F. E. HEYES.

Principal Office—Toronto.

(Incorporated as "Imperial Underwriters Corporation" under the authority of chap. 54 Statutes of British Columbia of 1907. Incorporated as "Imperial Underwriters Corporation of Canada" by an Act of the Parliament of Canada 3-4 George V, chap. 137. Dominion license issued August 18, 1913.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000 000 00 |
| Amount subscribed | 457,400 00 |
| Amount paid thereon in cash | 110,475 00 |

(*For List of Shareholders, see Appendix.*)

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate held by the Company | | $ 15,350 00 |
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | | 109,923 00 |
| Book value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*) | | 84,157 89 |
| Cash at head office, $638.34; and with agents, $1,842.27 | | 2,480 61 |
| Cash in banks, viz.:— | | |
| Union Bank of Canada, Toronto | $ 26,493 29 | |
| Bank of Montreal, Vernon, B.C. | 4,728 30 | |
| Total cash in banks | | 31,221 59 |
| Agents' ledger balances, $1,500; disbursements for taxes, insurance, etc., on mortgaged property, $848.55 | | 2,348 55 |
| Total ledger assets | | $ 245,481 64 |
| Deduct market value of bonds and debentures under book value | | 6,054 69 |
| | | $ 239,426 95 |

## OTHER ASSETS.

| | |
|---|---|
| Interest due, $5,496.73; accrued, $2,341.94 | 7,838 67 |
| Rents due | 132 30 |
| Agents' balances and premiums uncollected ($1,375.10 was on business prior to Oct. 1, 1916) | 23,723 03 |
| Reinsurance premiums due from licensed companies | 1,347 34 |
| Total assets | $ 272,468 29 |

## LIABILITIES.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 23,144 27 | |
| Net amount of plate glass claims, unadjusted (accrued prior to 1916) | 189 00 | |
| Total net amount of unsettled claims | | $ 23,333 27 |
| Reserve of unearned premiums, fire, $82,730.13; carried out at 80 per cent | | 66,184 10 |
| Taxes due and accrued | | 3,743 23 |
| Total liabilities (excluding capital stock) | | $ 93,260 60 |
| Excess of assets over liabilities | | $ 179,207 69 |
| Capital stock paid in cash | | 110,475 00 |
| Surplus over liabilities and capital | | $ 68,732 69 |

## Imperial Underwriters—*Concluded.*

### INCOME.

| | | |
|---|---|---|
| Gross cash received for fire premiums | $ 123,085 97 | |
| Deduct reinsurances, $5,668.28, return premiums, $20,459.58 | 26,127 86 | |
| Net cash received for fire premiums | | $ 96,958 11 |
| Received for interest on investments | | 11,450 39 |
| Endorsement fees | | 2 00 |
| Total income | | $ 108,410 50 |

### EXPENDITURE.

| | | |
|---|---|---|
| Net amount paid for fire claims occurring in previous years | $ 4,613 88 | |
| Amount paid for claims occurring during the year | $ 42,157 57 | |
| Deduct reinsurance | 9 60 | |
| Net amount paid for said claims | $ 42,147 97 | |
| Total net amount paid for claims | | $ 46,761 85 |
| Commission or brokerage | | 20,777 09 |
| Salaries: head office, officials $7,123.44; auditors' fees, $199.94; travelling expenses, officials, $398.35 | | 7,721 73 |
| Taxes | | 3,900 24 |
| Interest collected and retained by Sun Insurance Office | | 2,265 44 |
| Miscellaneous expenditure, viz.: Advertising, $191.47; legal expenses, $282.60; postage telegrams, telephones and express, $898.30; printing and stationery, $943.64; board fees, $1,268.08; loan expenses, $571.66; rents, $50; sundries, $108.72 | | 4,314 47 |
| Total expenditure | | $ 85,740 92 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets at December 31, 1915 | | $ 222,812 06 |
| Amount of cash income | | 108,410 50 |
| Total | | $ 351,222 56 |
| Amount of expenditure | | 85,740 92 |
| Balance, net ledger assets, at December 31, 1916 | | $ 245,481 64 |

### STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums paid to unlicensed companies | $ 38,830 66 |
| Amount of commission thereon | 11,554 91 |
| Amount of losses recovered from said companies | 15,349 57 |

### RISKS AND PREMIUMS.

| *Fire Risks.* | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | $ 10,503,472 | $ 148,124 13 |
| Taken during the year, new and renewed | 16,114,339 | 130,671 46 |
| Total | $ 26,617,811 | $ 278,795 59 |
| Deduct terminated | 11,224,149 | 109,634 27 |
| Gross in force at end of year | $ 15,393,662 | $ 169,161 32 |
| Deduct reinsured | 669,850 | 4,264 45 |
| Net in force at December 31, 1916 | $ 14,723,812 | $ 164,896 87 |

### Schedule A.

Bonds and debentures on deposit with Receiver General.

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| City of Vernon, 1932, 5 p.c. | $ 35,000 00 | $ 30,434 75 | $ 31,500 00 |
| Can. Nor. Ont. Ry. deb. stock (g'teed by Dom. of Canada), 1961, 3½ p.c. | 64,726 67 | 53,723 14 | 46,603 20 |
| Total on deposit with Receiver Gen. | $ 99,726 67 | $ 84,157 89 | $ 78,103 20 |

# INSURANCE COMPANY OF NORTH AMERICA.

STATENENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—BENJAMIN RUSH.

Secretary—T. HOUARD WRIGHT.

Principal Office—Philadelphia, Pa.

Chief Agents in Canada—ROBERT HAMPSON AND SON, LTD.

Head Office in Canada—Montreal.

(Incorporated April 14, 1794. Commenced business in Canada, November 7, 1889.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 4,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General. (*For details, see Schedule A*) | | $ 372,421 60 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks, viz.:— | | |
| Bank of Montreal, Montreal | $ 60,032 10 | |
| Bank of Montreal, Halifax, N.S. | 6,105 86 | |
| Total cash in banks | | 66,137 96 |
| Interest accrued | | 3,748 08 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire | $ 46,350 83 | |
| Automobile (including Fire Risk) | 3,829 76 | |
| Inland Transportation | 972 71 | |
| Total | | 51,153 30 |
| Total assets in Canada | | $ 493,460 94 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 24,888 44 | |
| Net amount of automobile claims (including fire risk), unadjusted | 1,254 40 | |
| Net amount of automobile claims (excluding fire risk), unadjusted | 251 72 | |
| Total net amount of unsettled claims | | $ 26,394 56 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 325,159 44 | |
| Automobile (including Fire Risk) | 14,284 77 | |
| Automobile (excluding Fire Risk) | 697 22 | |
| Inland Transportation | 778 01 | |
| Total, $340,919.44; carried out at 80 per cent | | 272,735 55 |
| Taxes due and accrued | | 19,000 00 |
| Total liabilities in Canada | | $ 318,130 11 |

## Insurance Company of North America—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (including Fire Risk). | Automobile (excluding Fire Risk). | Inland Transportation. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 496,698 64 | 48,065 80 | 1,723 35 | 20,769 49 |
| Less reinsurance | 3,918 61 | 182 75 | | |
| Less return premiums | 63,373 82 | 17,645 21 | 194 15 | 1,341 13 |
| Total deduction | 67,292 43 | 17,827 96 | | |
| Net cash received | 431,406 21 | 30,237 84 | 1,529 20 | 19,416 27 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 482,589 52 |
| Cash received for interest on investments | 16,303 86 |
| Total income in Canada | $ 498,893 38 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (including Fire Risk). | Automobile (excluding Fire Risk). | Inland Transportation. |
| | $ cts. | $ cts | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 11,395 18 | 1,016 21 | | |
| Paid for claims occurring during the year | *190,720 55 | 9,142 83 | 533 37 | 28,099 31 |
| Less savings and salvage | 35 40 | 238 55 | | |
| Less reinsurance | 4,441 33 | | 2 50 | 637 51 |
| Total deduction | 4,477 73 | | | |
| Net payment for said claims | 186,242 82 | 8,904 28 | | |
| Total net payment for claims | 197,638 00 | 9,920 49 | 530 87 | 27,461 80 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 235,551 16 |
| Commission and brokerage: Fire, $108,840.84; Other, $10,455.84 | 119,296 68 |
| Taxes: Fire, $13,991.57; Other, $1,420.71 | 15,412 28 |
| Salaries, travelling expenses, officials, Fire | 6,622 12 |
| Salaries, fees and travelling expenses, Other: conducting business | 1,000 00 |
| Miscellaneous expenditure, Fire, viz.: Maps and plans, $1,006.48; postage, telegrams, telephones and express, $3,642.08; printing and stationery, $3,593.48; rents, $2,000; underwriters' boards, associations, etc., $5,557.60; sundry, $1,382.77; fire departments, patrol and salvage corps assessments, etc., $327.21 | 17,509 62 |
| Miscellaneous expenditure, Other, viz.: Inspections and surveys, $71.70; postage, telegrams, telephones and express, $23.37; printing and stationery, $58.15; underwriters' boards, associations, etc., $52.59; duty, $123.27 | 329 08 |
| Total expenditure in Canada | $ 395,720 94 |

## INSURANCE COMPANY OF NORTH AMERICA.—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (including Fire Risk). | |
| | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 58,234,128 | 623,493 37 | 1,179,258 | 30,270 38 |
| Taken in 1916, new and renewed | 52,502,707 | 521,764 94 | 2,012,003 | 50,100 69 |
| Totals | 110,736,835 | 1,145,258 31 | 3,191,261 | 80,371 07 |
| Less ceased | 46,219,030 | 493,586 67 | 2,007,460 | 51,618 77 |
| Gross in force at end of 1916 | 64,517,805 | 651,671 64 | 1,183,801 | 28,752 30 |
| Less reinsured | 893,844 | 7,939 94 | 4,950 | 182 75 |
| Net in force at end of 1916 | 63,623,961 | 643,731 70 | 1,178,851 | 28,569 55 |

### SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Automobile (excluding Fire Risk). | | Inland Transportation. | |
| | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | | | 49,475 | 1,022 00 |
| Taken in 1916, new and renewed | 103,745 | 1,723 35 | 10,742,796 | 20,536 50 |
| Totals | | | 10,792,271 | 21,558 50 |
| Less ceased | 12,700 | 328 90 | 10,641,003 | 20,002 48 |
| Gross and net in force at end of 1916 | 91,045 | 1,394 45 | 151,268 | 1,556 02 |

Summary of net in force at end of 1916, Amount, $65,045,125; Premiums $675,251.72.

SCHEDULE A.

Bonds and debs. on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Dominion of Canada, War Loan, 1931, 5 p.c. | $ 10,000 00 | $ 9,900 00 |
| Province of Alberta, 1924, 4½ p.c. | 55,000 00 | 52,250 00 |
| Province of Nova Scotia, 1922, 3 p.c. | 10,000 00 | 9,000 00 |
| *Cities*— | | |
| Montreal, 1939, 3½ p.c. | 45,000 00 | 36,000 00 |
| Montreal, 1925, 4 p.c. | 28,000 00 | 26,040 00 |
| Montreal, 1926, 4 p.c. | 83,000 00 | 77,190 00 |
| Montreal, 1944, 4 p.c. | 27,000 00 | 22,950 00 |
| Ottawa, 1928, 3½ p.c. | 30,000 00 | 26,100 00 |
| Toronto, 1945, 3½ p.c. | 4,866 67 | 3,796 00 |
| Toronto, 1948, 4 p.c. | 20,000 00 | 17,000 00 |
| Winnipeg, 1938, 4 p.c. | 30,000 00 | 25,500 00 |
| *School*— | | |
| Winnipeg S.D., 1941, 4 p.c. | 12,000 00 | 9,900 00 |
| *Railway*— | | |
| Canadian Northern Railway 1st Mtge Cons.(g'teed by Prov. of Manitoba), 1930, 4 p.c. | 65,213 33 | 56,735 60 |
| Total on deposit with Receiver General | $ 420,080 00 | $ 372,421 60 |

## INSURANCE COMPANY OF NORTH AMERICA—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 267,427 20 |
| Mortgage loans on real estate, first liens | 161,274 25 |
| Book value of bonds and stocks owned by the company | 18,719,034 04 |
| Cash on hand, in banks and trust companies | 1,931,495 19 |
| Agents' balances and bills receivable | 2,838,521 85 |
| Amount recoverable for reinsurance on paid losses | 39,508 28 |
| Total ledger assets | $23,987,260 81 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 234,987 92 |
| Gross assets | $24,222,248 73 |
| Deduct assets not admitted | 429,751 91 |
| Total admitted assets | $23,792,496 82 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 3,082,643 00 |
| Total unearned premiums | 8,698,541 52 |
| Amount reclaimed by the insured on perpetual fire policies, being 90 and 95 per cent of the premium or deposit received | 704,483 64 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 10,000 00 |
| Federal, state and other taxes due or accrued (estimated) | 275,000 00 |
| Contingent fund | 871,828 66 |
| Conflagration fund | 1,000,000 00 |
| Contingent commissions or other charges due or accrued | 150,000 00 |
| Total liabilities (not including stock) | $14,792,496 82 |
| Joint stock capital paid in cash | 4,000,000 00 |
| Surplus over all liabilities | 5,000,000 00 |
| Total liabilities | $23,792,496 82 |

### INCOME.

| | |
|---|---|
| Net cash received for premiums other than perpetual | $14,569,851 42 |
| Deposit premiums received on perpetual risks | 11,685 75 |
| Received for interest and dividends | 843,865 53 |
| Rents | 19,190 04 |
| Profit on sale or maturity of bonds and stocks | 143,723 39 |
| Perpetual permits, transfer fees and earned deposits | 2,765 78 |
| Agents' balances previously charged off | 623 23 |
| Total income | $15,591,705 14 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 7,015,469 00 |
| Expenses of adjustment and settlement of claims | 111,830 21 |
| Deposit premiums returned | 17,143 50 |
| Paid stockholders for interest or dividends | 600,000 00 |
| Allowances to local agencies for miscellaneous agency expenses | 379,496 30 |
| Salaries, $394,183.95; and expenses, $152,168.48; of special and general agents | 546,352 43 |
| Commissions or brokerage | 2,550,022 35 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 325,246 62 |
| Rents | 67,638 09 |
| Underwriters' boards and tariff associations | 95,214 14 |
| Fire department, patrol and salvage corps assessments, fees, taxes and expenses | 46,123 72 |
| Inspections and surveys | 53,904 91 |
| Taxes on real estate | 4,149 35 |
| State taxes on premiums, Insurance Department licenses and fees | 260,052 02 |
| All other licenses, fees and taxes | 107,424 49 |
| Agents' balances charged off | 14,770 33 |
| Gross loss on sale or maturity of real estate, bonds and stocks | 4,551 09 |
| Gross decrease, by adjustment, in book value of real estate and bonds | 6,250 00 |
| All other disbursements | 297,824 78 |
| Total disbursements | $12,503,463 33 |

INSURANCE COMPANY OF NORTH AMERICA.—*Concluded.*

RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of fire risks written or renewed during the year | $1,033,848,914 00 |
| Premiums thereon | 10,392,563 86 |
| Amount of fire risks terminated | 828,255,546 00 |
| Premiums thereon | 8,758,111 81 |
| Net amount of fire risks in force at December 31, 1916 | 1,356,142,783 00 |
| Premiums thereon | 14,255,416 55 |
| Net amount of marine and inland risks in force at December 31, 1916 | 121,130,925 00 |
| Premiums thereon | 2,160,117 72 |

PERPETUAL RISKS.

| | |
|---|---|
| Amount in force, December 31, 1916 | $29,893,472 21 |
| Deposit premiums | 777,670 28 |

# THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—GUSTAVUS REMAK, JR.

Secretary—J. J. P. RODGERS.

Principal Office—Philadelphia, Pa.

Chief Agent in Canada—T. L. ARMSTRONG.

Head Office in Canada—Toronto.

(Incorporated April 18, 1794. Dominion license issued March 20, 1912.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*) | $ 131,276 06 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Royal Bank of Canada, Toronto | 16,661 41 |
| Interest accrued | 2,191 04 |
| Agents' balances and premiums uncollected: Fire, $33,323.42; Tornado, $44 54 | 33,367 96 |
| Total assets in Canada | $ 183,496 47 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of fire claims, unadjusted | $ 20,613 48 |
| Reserve of unearned premiums: Fire, $86,538 74; Tornado, $304 49; total, $86,843 23 carried out at 80 per cent | 69,474 58 |
| Taxes due and accrued | 1,500 00 |
| Total liabilities in Canada | $ 91,588 06 |

## INCOME IN CANADA.

| Premiums. | Class of Business. | |
|---|---|---|
| | Fire. | Tornado. |
| | $ cts. | $ cts. |
| Gross cash received | 138,047 87 | 410 34 |
| Less reinsurance | 2,953 50 | |
| Less return premiums | 39,033 86 | 83 29 |
| Total deduction | 41,987 36 | |
| Net cash received | 96,060 51 | 327 05 |

## THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA—*Concluded.*

### INCOME IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | | $ 96,387 56 |
| Cash received for interest on investments | | 6,107 86 |
| Total income in Canada | | $ 102,495 42 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| *Fire Risks.* | | |
| Amount paid for claims occurring in previous years | $ 9,850 19 | |
| Amount paid for claims occurring during the year | 51,307 43 | |
| Total net amount paid for fire claims | $ 61,157 62 | |
| Net amount paid for tornado claims occurring during the year | 177 20 | |
| Total net amount paid for all claims | | $ 61,334 82 |
| Commission or brokerage | | 36,391 29 |
| Paid for salaries, fees and all other charges of officials | | 300 00 |
| Taxes | | 3,826 73 |
| Miscellaneous expenditure, viz.: Maps and plans, $12.94; printing and stationery, $60.88; postage, telegrams, telephones and express, $733.88; underwriters' boards, tariff associations, etc., $1,235.28; loss expense, $551.04 | | 2,594 02 |
| Total expenditure in Canada | | $ 104,446 86 |

### RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Tornado. | |
| | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 15,881,187 | 197,664 95 | | |
| Taken in 1916, new and renewed | 15,037,457 | 171,371 29 | 88,900 | 454 88 |
| Totals | 30,918,644 | 369,036 24 | | |
| Less ceased | 15,820,161 | 193,344 42 | 17,600 | 89 50 |
| Gross in force at end of 1916 | 15,098,483 | 175,691 82 | 71,300 | 365 38 |
| Less reinsured | 239,675 | 3,427 80 | | |
| Net in force at end of 1916 | 14,858,808 | 172,264 02 | 71,300 | 365 38 |

### SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Dominion of Can. War Loan, scrip cert's | $ 6,000 00 | $ 5,940 00 |
| Ontario, 1941, 4 p.c. | 5,000 00 | 4,350 00 |
| Quebec, 1920, 5 p.c. | 15,000 00 | 15,000 00 |
| *Cities*— | | |
| Edmonton, 1943, 4½ p.c. | 2,000 00 | 1,660 00 |
| Edmonton, 1944, 4½ p.c. | 3,000 00 | 2,460 00 |
| Fort William, 1938, 4½ p.c. | 5,000 00 | 4,350 00 |
| Ottawa, 1932, 4 p.c. | 10,000 00 | 9,000 00 |
| Portage la Prairie, 1927, 5 p.c. | 2,000 00 | 1,800 00 |
| Port Arthur, 1941, 4½ p.c. | 9,733 33 | 8,273 33 |
| Toronto, 1948, 4 p.c. | 19,733 33 | 16,773 33 |
| Vancouver (Hospital), 1944, 4 p.c. | 10,000 00 | 7,800 00 |
| Victoria, 1922, 4 p.c. | 33,580 00 | 31,229 40 |
| Victoria, 1961, 4 p.c. | 9,733 33 | 7,360 00 |
| Winnipeg, 1918, 4 p.c. | 8,000 00 | 7,840 00 |
| Winnipeg, 1924, 4 p.c. | 8,000 00 | 7,440 00 |
| Total on deposit with Receiver General | $ 146,779 99 | $ 131,276 06 |

(*For General Business Statement, see Appendix.*)

# THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—CHARLES G. HAMILTON.

General Manager and Secretary—ROBT. STIRLING.

Principal Office—126 Chancery Lane, London, Eng.

Chief Agent in Canada—J. E. E. DICKSON.

Head Office in Canada—Montreal.

(Incorporated 1806. Commenced business in Canada April 1, 1899).

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $10,375,000 00 |
| Amount subscribed | 7,375,000 00 |
| Amount paid in cash | 825,000 00 |
| Debenture stock | 1,241,410 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*) | | $ 381,408 07 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Value of real estate | | 15,931 14 |
| Cash at head office in Canada | | 15,658 19 |
| Cash in banks, viz.:— | | |
| Dominion Bank, Montreal | $ 66,105 26 | |
| Union Bank, Montreal | 7,377 21 | |
| Royal Bank of Canada, Montreal | 5,887 30 | |
| Dominion Bank, Winnipeg | 407,311 94 | |
| Dominion Bank, Toronto | 24,727 50 | |
| Bank of Montreal, Vancouver | 5,972 73 | |
| Total cash in banks | | 517,381 94 |
| Interest accrued | | 5,525 93 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($583.35 on business prior to Oct. 1, 1916) | $ 19,837 62 | |
| Accident ($1,268.11 on business prior to Oct. 1, 1916) | 2,155 96 | |
| Burglary | 156 17 | |
| Employers' Liability ($2,818.11 on business prior to Oct. 1, 1916) | 5,389 58 | |
| Plate Glass | 451 44 | |
| Sickness ($778.32 on business prior to Oct. 1, 1916) | 1,437 30 | |
| Total | | 29,428 07 |
| Office furniture and plans | | 10,224 47 |
| Total assets in Canada | | $ 975,557 81 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 11,656 45 | |
| " fire claims, resisted, in suit | 6,386 55 | |
| " accident claims, adjusted but unpaid | 5 00 | |
| " accident claims, unadjusted | 612 00 | |
| " employers' liability claims, adjusted but unpaid | 330 17 | |
| " employers' liability claims, unadjusted | 13,787 25 | |
| " sickness claims, adjusted but unpaid | 5 00 | |
| " sickness claims, unadjusted | 722 40 | |
| Total net amount of unsettled claims | | $ 33,504 82 |

## The Law Union and Rock—*Continued.*

### LIABILITIES IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 205,485 32 | |
| Accident | 5,031 66 | |
| Burglary | 82 84 | |
| Employers' Liability | 7,929 69 | |
| Plate Glass | 563 93 | |
| Sickness | 2,510 12 | |
| Total, $221,603.56; carried out at 80 per cent | | $ 177,282 85 |
| Taxes due and accrued | | 4,000 00 |
| Total liabilities in Canada | | $ 214,787 67 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | Accident. | Burglary. | Employers' Liability. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 291,752 67 | 16,796 41 | 114 00 | 89,393 87 | 577 27 | 8,106 11 |
| Less reinsurance | 14,326 30 | 885 65 | 132 92 | 13,113 64 | | 371 35 |
| " return premiums | 30,792 39 | 5,069 61 | 38 50 | 42,948 45 | 172 50 | 1,867 37 |
| Total deduction | 45,118 69 | 5,955 26 | 171 42 | 56,062 09 | | 2,238 72 |
| Net cash received | 246,633 98 | 10,841 15 | — 57 42 | 33,331 78 | 404 77 | 5,867 39 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 297,021 65 |
| Received for interest | | 18,210 97 |
| Endorsement fees | | 28 53 |
| Total income in Canada | $ | 315,261 15 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Accident. | Employers' Liability. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 7,455 42 | | | | |
| Less reinsurance | 3 47 | | | | |
| Net payment for said claims | 7,451 95 | 313 56 | 5,863 70 | | 675 70 |
| Paid for claims occurring during the year | 124,558 36 | 1,785 16 | 12,472 76 | 120 07 | 2,126 53 |
| Less savings and salvage | 196 38 | | | | |
| " reinsurance | 667 64 | 194 65 | 4,117 64 | | 117 85 |
| Total deduction | 864 02 | | | | |
| Net payment for said claims | 123,694 34 | 1,590 51 | 8,355 12 | | 2,008 68 |
| Total net payment for claims | 131,146 29 | 1,904 07 | 14,218 82 | 120 07 | 2,684 38 |

## The Law Union and Rock—*Continued.*

### EXPENDITURE IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 150,073 63 |
| Commission and brokerage, fire, $49,970.87; other, $11,073.67 | | 61,049 54 |
| Taxes, fire, $9,047; other, $1,455.87 | | 10,502 87 |
| Salaries, fees and travelling expenses, fire:—salaries:—Head Office, $15,684.81; fees, auditors', $120; travelling expenses:—officials, $785.27; agents, $104.65 | | 16,694 73 |
| Salaries, fees and travelling expenses, other:—Salaries:—Head Office, $8,409.75; fees, auditors, $120; travelling expenses:—officials, $886.82; agents, $39.25 | | 9,455 82 |
| Miscellaneous expenditure, fire, viz.:—Advertising, $135 37; fire departments, patrol and salvage corps assessments, etc., $13.74; furniture and fixtures, $52.55; maps and plans, $1,431.63; postage, telegrams, telephones and express, $1,757.30; printing and stationery, $1,906.96; rents, $2,103.46; underwriters' boards, associations, etc., $2,303.70; sundries, $1,499.85; exchange, $177.78 | | 11,387 34 |
| Miscellaneous expenditure, other, viz.:—Advertising, $134.36; furniture and fixtures, $63.75; legal expenses, $40; postage, telegrams, telephones and express, $944.71; printing and stationery, $713.79; rents, $1,749.24; underwriters' boards, associations, etc., $261.61; sundries, $827.55; exchange, $11.06 | | 4,746 07 |
| Total expenditure in Canada | $ | 263,910 00 |

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | | Accident. | | |
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 18,278 | 37,330,183 | 427,481 75 | 1,264 | 3,064,124 | 12,251 22 |
| Taken in 1916, new and renewed | 10,870 | 27,193,781 | 293,557 69 | 985 | 3,198,289 | 15,811 46 |
| Totals | 29,148 | 64,523,964 | 721,039 44 | 2,249 | 6,262,413 | 28,062 68 |
| Less ceased | 10,659 | 26,204,948 | 298,007 07 | 1,062 | 3,487,574 | 17,148 71 |
| Gross in force at end of 1916 | 18,489 | 38,319,016 | 423,032 37 | 1,187 | 2,774,839 | 10,913 97 |
| Less reinsured | | 3,319,212 | 16,251 31 | | 196,250 | 850 64 |
| Net in force at end of 1916 | 18,489 | 34,999,804 | 406,731 06 | 1,187 | 2,578,589 | 10,063 33 |

### SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

| Risks and Premiums. | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Burglary. | | | Employers' Liability. | Plate Glass. | | Sickness. | |
| | No. | Amount. | Premiums. | Premiums. | No | Premiums. | No. | Premiums. |
| | | $ | $ cts. | $ cts | | $ cts. | No. | $ cts. |
| Gross in force at end 1915 | | | | 19,953 37 | | | 1,330 | 5,189 49 |
| Taken in 1916, new and renewed | 16 | 76,100 | 337 10 | 87,095 32 | 100 | 1,222 19 | 592 | 7,449 43 |
| Totals | | | | 107,048 69 | | | 1,922 | 12,638 97 |
| Less ceased | 4 | 5,500 | 38 50 | 89,071 22 | 15 | 172 50 | 658 | 7,253 73 |
| Gross in force at end of 1916 | 12 | 70,600 | 298 60 | 17,977 47 | 85 | 1,049 69 | 1,264 | 5,385 24 |
| Less reinsured | | 50,500 | 132 92 | 2,118 09 | | | | 365 00 |
| Net in force end of 1916 | 12 | 20,100 | 165 68 | 15,859 38 | 85 | 1,049 69 | 1,264 | 5,020 24 |

## The Law Union and Rock—*Concluded.*

### Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Canada bonds, 1917/1919, 3¾ p.c. | $ 48,666 67 | $ 47,693 34 |
| Canada bonds, 1920/1925, 4½ p.c. | 36,500 00 | 35,405 00 |
| Prov. of Manitoba, 1923, 5 p.c. | 24,333 34 | 24,090 00 |
| Prov. of Quebec, 1937, 3 p.c. | 87,600 00 | 63,948 00 |
| British War Loan, 1925/1945, 4½ p.c. | 77,217 78 | 74,129 07 |
| *Cities*— | | |
| Toronto, 1929, 3½ p.c. | 24,333 33 | 21,170 00 |
| Victoria, 1936, 5 p.c. | 30,000 00 | 28,200 00 |
| *Railways*— | | |
| C.N.R. 1st mtge. deb. stk. (guaranteed by Dom. of Can), 1958, 3½ p.c. | 38,933 33 | 28,032 00 |
| C.N. Alberta Ry. Co. 1st mtge. deb. stk. (guaranteed by Dom. of Can.), 1960, 3½ p.c. | 82,733 33 | 58,740 66 |
| Total on deposit with Receiver General | $ 450,317 78 | $ 381,408 07 |

(*For General Business Statement, see Appendix.*)

# THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—EVELYN S. PARKER.

General Manager and Secretary—A. G. DENT.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—J. GARDNER THOMPSON.

Head Office in Canada—Montreal.

(Established May 21, 1836. Commenced business in Canada June 4, 1851.)

## CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized | £3,000,000 stg | $14,600,000 00 |
| Amount subscribed | 2,655,250 " | 12,922,216 66 |
| Amount paid thereon in cash | 265,525 " | 1,292,221 66 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*) | $ 1,240,119 26 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Value of real estate held by the company, viz.:— | | |
| The Company's building, St. James St., cor. Place d'Armes Square, Montreal | | 200,000 00 |
| Loans secured by bonds and mortgages on real estate, first liens | | 1,833,100 00 |
| Montreal Board of Trade 5 per cent 2nd mortgage bonds, 1922, par value, $1,000, market value, $920; carried out at market value | | 920 00 |
| Cash at head office and branches in Canada | | 44,761 16 |
| Cash in banks, viz.:— | | |
| Bank of Montreal, Montreal, (General) | $ 114,964 42 | |
| Bank of Montreal, Montreal, (Manager) | 4,060 07 | |
| Bank of Montreal, Winnipeg | 1,908 44 | |
| Bank of Montreal, St. John, N.B. | 2,343 19 | |
| Total cash in banks | | 123,276 12 |
| Loans on life policies | | 3,672 95 |
| Due by reinsuring companies | | 166 01 |
| Interest due, $1,705; accrued, $20,678.92 | | 22,383 92 |
| Agents' balances and premiums uncollected | | 165,517 23 |
| Office furniture, maps, plans, etc., at Montreal office and St. John, N.B., branch offices (estimated) | | 5,000 00 |
| Total assets in Canada | | $ 3,638,916 59 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, adjusted but unpaid ($315 accrued in previous years) | $ 132,987 46 |
| Reserve of unearned premiums, $1,094,374.24; carried out at 80 per cent | 875,499 40 |
| Liabilities under the life department | 74,649 50 |
| Due for reinsurance | 6,843 96 |
| Taxes due and accrued (estimated) | 7,500 00 |
| Total liabilities in Canada | $ 1,097,480 32 |

## THE LIVERPOOL AND LONDON AND GLOBE—*Continued.*

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $1,622,036 16 | |
| Deduct reinsurances, $49,257.54; return premiums, $252,438.79 | 301,696 33 | |
| Net cash received for premiums | | $ 1,320,339 83 |
| Received for interest on investments | | 157,703 67 |
| Received for rents | | 8,167 98 |
| Total income in Canada | | $ 1,486,211 48 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 59,082 33 | |
| Deduct savings and salvage, $20; reinsurances, $3,975.91 | 3,995 91 | |
| Net amount paid for said claims | $ 55,086 42 | |
| Amount paid for claims occurring during the year | $ 750,172 48 | |
| Deduct savings and salvage, $918.99; reinsurances, $85,472 37 | 86,391 36 | |
| Net amount paid for said claims | $ 663,781 12 | |
| Total net amount paid for claims | | $ 718,867 54 |
| Commission or brokerage | | 263,776 21 |
| Salaries of head office officials, $74,261.21; fees: directors, $1,714 46; auditors, $1,100 | | 77,075 67 |
| Taxes | | 42,140 58 |
| Miscellaneous expenditure, viz.: Advertising, $2,179.88; rents and light, $13,759.13; inspections and surveys, $8,092.45; printing and stationery, $9,259 17; postage, telegrams, telephones and express, $5,940.30; maps and plans, $3,263.40; underwriters' boards and tariff associations, etc., $14,490.64; legal expenses, $543.33; office furniture, $1,564.30; general expenses, $5,616.41; fire department, etc., $315 55; exchange, $1,267.06 | | 66,291 67 |
| Total expenditure in Canada | | $ 1,173,151 67 |

### RISKS AND PREMIUMS IN CANADA.

| | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross policies in force at date of last statement | 92,668 | $139,075,178 | $2,224,237 89 |
| Taken during the year, new and renewed | 52,826 | 155,014,746 | 1,617,748 52 |
| Total | 145,494 | $344,089,924 | 3,841,986 41 |
| Deduct terminated | 53,285 | 141,692,636 | 1,598,673 14 |
| Gross in force at end of year | 92,209 | $202,397,288 | $2,243,313 27 |
| Deduct reinsured | ..... | 10,509,555 | 68,203 49 |
| Net in force at December 31, 1916 | 92,209 | $191,887,733 | $2,175,109 78 |

### SCHEDULE A.

Bonds and debs. on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments—* | | |
| Dom. of Canada (C.P.R. Land Grant) stock, 1938, 3½ p.c. | $ 48,666 67 | $ 38,933 60 |
| Dominion of Canada Stock, 1930/1950, 3½ p.c | 570,616 67 | 439,375 09 |
| Province of Ontario Stock, 1947, 4 p.c | 48,666 67 | 41,366 67 |
| Province of Quebec, 1934, 4 p.c | 94,900 00 | 83,512 00 |
| *Cities—* | | |
| Edmonton, 1923, 5 p.c | 4,866 67 | 4,672 00 |
| Edmonton, 1933, 5 p.c | 24,333 33 | 22,386 67 |
| Edmonton, 1953, 5 p.c | 19,466 67 | 17,130 67 |
| Montreal stock, 1921, 4 p.c | 40,000 00 | 38,400 00 |
| Montreal, 1925, 4 p.c. | 500 00 | 465 00 |
| Montreal (St. Henri), 1920, 4½ p.c | 50,000 00 | 49,000 00 |
| Montreal stock, 1927, 4 p.c | 1,500 00 | 1,380 00 |
| Ottawa, 1927, 4 p.c | 14,600 00 | 13,432 00 |
| Ottawa, 1937, 4 p.c | 16,546 67 | 14,561 07 |
| Ottawa, 1938, 4 p.c | 4,866 67 | 4,282 67 |
| Ottawa, 1940, 4 p.c | 12,653 33 | 11,008 43 |
| Sherbrooke, 1921, 4 p.c | 30,000 00 | 28,500 00 |
| Toronto, 1919, 4 p.c | 43,666 67 | 43,180 00 |
| Toronto, 1944, 4 p.c | 146,000 00 | 125,560 00 |
| Toronto, 1948, 4 p.c | 48,666 67 | 41,366 67 |
| Winnipeg, 1931, 4 p.c | 46,500 00 | 40,920 00 |

## The Liverpool and London and Globe—*Concluded.*

SCHEDULE A—*Concluded.*

Bonds and debentures on deposit with Receiver General, *Concluded*, viz.:—

| *Railways*— | Par value. | Market value. |
|---|---|---|
| Can. Nor. Ont Ry deb stock (g'teed by Prov of Ontario), 1938, 3½ p c | $146,000 00 | $112,420 00 |
| C.N.R., 1st m'tge. (g'teed by Prov. of Manitoba) 1930, 4 p.c. | 48,666 67 | 42,340 00 |
| C.N.R., Ontario division, (g'teed by Prov. of Manitoba) 1930, 4 p.c | 24,333 33 | 20,926 66 |
| Total on deposit with Receiver General | $1,491,016 69 | $1,240,119 20 |

(*For General Business Statement, see Appendix*)

# THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President and Managing Director—J. GARDNER THOMPSON.

Vice-President and Secretary—LEWIS LAING.

Assistant Secretary—J. D. SIMPSON.

Principal Office—Montreal.

(Incorporated March 12, 1912, by an Act of Parliament of Canada, 2 George V, Chapter 114 Dominion license issued August 1, 1912)

## CAPITAL

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed | 500,000 00 |
| Amount paid thereon in cash | 175,000 00 |

*(For List of Shareholders, see Appendix)*

## ASSETS

| | | |
|---|---|---|
| Book value of bonds and debs *(For details, see Schedule A)* | | $ 794,692 89 |
| Cash at head office and branches | | 27,422 37 |
| Cash in banks, viz.:— | | |
| Bank of Montreal, Montreal, (General) | $ 22,293 58 | |
| Bank of Montreal, Montreal, (Manager) | 1,848 62 | |
| Canadian Bank of Commerce, Winnipeg | 352 85 | |
| Total cash in banks | | 24,495 05 |
| Total ledger assets | | $ 846,610 31 |
| Deduct market value of bonds and debs. under book value | | 61,540 89 |
| | | $ 785,069 42 |

## OTHER ASSETS.

| | |
|---|---|
| Interest accrued | 4,620 72 |
| Agents' balances and premiums uncollected ($1,637.18 on business prior to Oct. 1, 1916) | 45,466 27 |
| Due for reinsurance losses | 63 32 |
| Total assets | $ 835,219 73 |

## LIABILITIES.

| | |
|---|---|
| Total net amount of claims, unadjusted | $ 19,362 01 |
| Reserve of unearned premiums, $213,768.27; carried out at 80 per cent | 171,014 62 |
| Reserve on unlicensed reinsurance, unsecured | 42,305 29 |
| Due and accrued for taxes (estimated) | 5,000 00 |
| Due reinsurance | 35,855 03 |
| Total liabilities, except capital stock | $ 273,536 95 |
| Excess of assets over liabilities | $ 561,682 78 |
| Capital stock paid in cash | 175,000 00 |
| Surplus over liabilities and capital | $ 386,682 78 |

## The Liverpool-Manitoba—*Continued.*

### INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 437,941 93 | |
| Deduct reinsurances, $129,742.48; return premiums, $74,649.41 | 204,391 89 | |
| Total net cash received for premiums | | $ 233,550 04 |
| Received for interest on investments | | 35,252 79 |
| Total income | | $ 268,802 83 |

### EXPENDITURE.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 29,315 25 | |
| Deduct reinsurances | 12,485 96 | |
| Net amount paid for said claims | $ 16,829 29 | |
| Amount paid for claims occurring during the year | $ 215,925 45 | |
| Deduct reinsurances | 92,472 73 | |
| Net amount paid for said claims | $ 123,452 72 | |
| Total net amount paid for claims | | $ 140,282 01 |
| Dividends | | 24,000 00 |
| Paid or allowed for commission or brokerage | | 33,660 55 |
| Paid for salaries, head office officials, $21,199.59; fees: directors, $559.78; auditors', $400.. | | 22,159 37 |
| Paid for taxes | | 11,078 69 |
| Miscellaneous expenditure, viz.: Advertising, $651.59; printing and stationery, $3,342.78; inspections and surveys, $2,566.89; rents, $3,665.72; postage, telegrams, telephones and express, $2,300.23; underwriters' board fees, $3,921.62; maps and plans, $997.43; law charges, $262.38; general expenses, $1,712.79; furniture and fixtures, $283.31; fire departments, patrol and salvage corps assessments, $77.42; exchange, $423.69 | | 20,205 85 |
| Total expenditure | | $ 251,386 47 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets, December 31, 1915 | $ 829,193 95 |
| Amount of cash income as above | 268,802 83 |
| Total | $ 1,097,996 78 |
| Amount of expenditure as above | 251,386 47 |
| Balance net ledger assets, December 31, 1916 | $ 846,610 31 |

### STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums ceded to unlicensed companies | $ 136,524 58 |
| Amount of commission thereon | 38,757 88 |
| Amount of losses recovered from said companies | 90,566 45 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, $71,588.44; carried out at 80 per cent | 57,270 75 |
| Amount of losses due and recoverable from such companies | 20,199 77 |
| Amount of reinsurance premiums payable to such companies | 35,165 23 |

### RISKS AND PREMIUMS.

| | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross policies in force at December 31, 1915 | 25,749 | $ 46,000,048 | $ 590,873 05 |
| Taken during the year, new and renewed | 15,717 | 37,264,142 | 449,520 26 |
| Total | 41,466 | $ 83,264,190 | $1,040,393 31 |
| Deduct terminated | 16,621 | 36,483,638 | 466,940 93 |
| Gross in force at end of year | 24,845 | $ 46,780,552 | $ 573,452 38 |
| Deduct reinsured | | 12,734,682 | 145,867 19 |
| Net in force at December 31, 1916 | 24,845 | $ 34,045,870 | $ 427,585 19 |

## THE LIVERPOOL-MANITOBA—*Concluded.*

SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *On deposit with Receiver General—* | | | |
| Province of Manitoba, 1937, 4 p.c. | $ 21,000 00 | $ 21,156 52 | $ 17,850 00 |
| Montreal Commercial High School (gteed. by Prov. of Quebec) 1949, 4 p.c. | 35,000 00 | 34,913 15 | 28,700 00 |
| Total on deposit with Receiver General | $ 56,000 00 | $ 56,069 67 | $ 46,550 00 |
| *Held by the Company.* | | | |
| *Governments—* | | | |
| Dominion of Canada Stock, 1930/1950, 3½ p.c | 4,866 66 | 4,741 50 | 3,747 33 |
| Dominion of Canada War Loan, 1925, 5 p.c. | 45,000 00 | 43,613 80 | 44,550 00 |
| Dominion of Canada War Loan, 1931, 5 p.c. | 15,000 00 | 14,564 52 | 14,850 00 |
| Province of Alberta, 1923, 4½ p.c. | 25,000 00 | 24,157 89 | 24,000 00 |
| " Nova Scotia, 1922, 3 p.c. | 15,000 00 | 14,151 07 | 13,500 00 |
| " Quebec, 1937, 3 p.c. | 10,000 00 | 7,672 39 | 7,300 00 |
| *Cities—* | | | |
| Toronto, 1955, 4½ p.c. | 90,000 00 | 82,800 00 | 82,800 00 |
| Victoria, 1921, 4 p.c. | 29,200 00 | 27,702 46 | 27,448 00 |
| *Town—* | | | |
| Outremont, 1938, 4 p.c. | 50,000 00 | 50,670 36 | 42,500 00 |
| *Schools—* | | | |
| Maisonneuve, R.C., 1953, 5½ p.c. | 25,000 00 | 25,000 00 | 23,750 00 |
| Montreal, P.S., 1935, 4 p.c. | 32,000 00 | 32,000 00 | 27,840 00 |
| Notre Dame de Grace Diss., 1951, 5 p.c. | 15,000 00 | 15,584 30 | 13,500 00 |
| Côte La Visitation, Que., R.C., 1951, 5½ p.c. | 13,000 00 | 14,221 09 | 12,610 00 |
| Westmount (St. Leo) R.C., 1950, 5 p.c. | 15,000 00 | 15,684 12 | 14,700 00 |
| *Railways—* | | | |
| Grand Trunk perp. cons. deb. stock, 4 p.c. | 111,933 33 | 100,487 88 | 80,592 00 |
| Quebec, Montmorency and Charlevoix Ry., 1st mtge. 1923, 5 p.c. | 25,000 00 | 25,064 93 | 22,000 00 |
| Winnipeg Electric, 1st ref. mtge. S.F., 1935, 5 p.c. | 10,000 00 | 10,504 00 | 9,500 00 |
| *Miscellaneous—* | | | |
| Can. Perm. Mtge. Corp., 1918, 4½ p.c. | 25,000 00 | 25,000 00 | 25,000 00 |
| Fidelity Trusts Co. of Ont., 1919, 4½ p.c. | 10,000 00 | 10,000 00 | 10,000 00 |
| Fidelity Trusts Co. of Ont., 1920, 4½ p.c. | 5,000 00 | 5,000 00 | 5,000 00 |
| London and Western Trust Co., Ltd., 1921, 5 p.c. | 25,000 00 | 25,000 00 | 25,000 00 |
| Montreal Light, Heat and Power, Lachine S. F., 1933, 5 p.c. | 79,000 00 | 79,824 20 | 77,420 00 |
| Montreal Water and Power Co., Lachine S.F., prior lien, 1932, 4½ p.c. | 31,633 33 | 30,699 07 | 27,204 67 |
| New Brunswick Cold Storage Co. (gteed. by Prov. of New Brunswick), 1947, 4 p.c. | 9,000 00 | 8,886 30 | 7,290 00 |
| Ontario Loan and Debenture Co., 1917, 4¼ p.c. | 20,000 00 | 20,000 00 | 20,000 00 |
| Shawinigan Water and Power Co., cons. 1st mtge., 1934, 5 p.c. | 25,000 00 | 25,593 34 | 24,500 00 |
| Total par, book and market values | $ 816,633 32 | $ 794,692 89 | $ 733,152 00 |

# THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Governor—COLIN F. CAMPBELL.

Manager Fire Dept.—JAMES CLUNES.

Principal Office—No. 7, Royal Exchange, London, E.C., England.

Joint Chief Agents in Canada—W. KENNEDY and W. B. COLLEY.

Head Office in Canada—Montreal.

(Incorporated June 22, 1720. Commenced business in Canada, March 1, 1862.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $ 9,733,333 33 |
| Amount subscribed | 4,363,210 00 |
| Amount paid thereon in cash | 2,181,605 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Dom. of Canada Stock, 1940/60, 4 p.c. | $ 43,666 67 | $ 40,880 00 |
| Prov. of Manitoba, 1950, 4 p.c. | 42,583 33 | 34,492 50 |
| *City*— | | |
| Montreal Stock, 1921, 4 p.c. | 167,000 00 | 160,320 00 |
| *Railway*— | | |
| Can. Nor. Ont. Ry., 1st mtge. deb. stk., (gteed. by Dom. of Can.), 1961, 3½ p.c. | 48,666 67 | 35,040 00 |
| *Miscellaneous*— | | |
| Can. Perm. Mtge. Corp., 1920, 4½ p.c. | 24,333 33 | 24,333 33 |
| Total on deposit with Receiver General | $ 331,250 00 | $ 295,065 83 |

| | |
|---|---|
| Carried out at market value | $ 295,065 83 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office in Canada | | 4,314 35 |
| Cash in banks, viz.:— | | |
| Union Bank of Canada, Montreal | $ 16,578 69 | |
| Canadian Bank of Commerce, Victoria | $ 8,158 09 | |
| Less payments chargeable against same | 7,425 85 | |
| Canadian Bank of Commerce, Victoria (net) | 732 24 | |
| Net cash in banks | | 17,310 93 |
| Agents' balances and premiums uncollected ($4,871.30 was on business prior to October 1, 1916) | | 46,451 32 |
| Office furniture and plans | | 5,000 00 |
| Total assets in Canada | | $ 368,142 43 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, adjusted but unpaid | $ 18,467 00 |
| Reserve of unearned premiums, 252,441 20; carried out at 80 per cent | 201,952 96 |
| Taxes due and accrued | 11,915 54 |
| Total liabilities in Canada | $ 232,335 50 |

## THE LONDON ASSURANCE—*Concluded.*

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | | $ 365,463 75 |
| Deduct reinsurances, $13,464.53; return premiums, $41,191.63 | | 54,656 16 |
| Net cash received for premiums | | $ 310,807 59 |
| Interest on deposit with Receiver General paid direct to head office, England | | 13,128 33 |
| Total income in Canada | | $ 323,935 92 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 16,519 52 | |
| Amount paid for claims occurring during the year | $ 114,980 62 | |
| Deduct savings, salvage and reinsurance | 261 57 | |
| Net amount paid for said claims | $ 114,719 05 | |
| Total net amount paid for claims | | $ 131,238 57 |
| Paid for commission or brokerage | | 60,073 96 |
| Salaries | | 24,393 36 |
| Paid for taxes | | 11,028 52 |
| Miscellaneous expenditure, viz.:—Advertising, $458.83; office expenses, $1,422.29; travelling $4,224.45; maps and plans, $514.76; postage, telegrams, telephones and express, $2,495.43; printing and stationery, $2,604.20; rents, $3,555.78; underwriters' boards, tariff associations, etc., $3,679.38 | | 18,955 12 |
| Total expenditure in Canada | | $ 245,689 53 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | $ 45,612 611 | $ 506,550 20 |
| Taken during the year, new and renewed | 33,317,443 | 359,876 71 |
| Total | $ 78,930,054 | $ 866,426 91 |
| Deduct terminated | 32,217,993 | 352,273 46 |
| Gross in force at end of year | $ 46,712,061 | $ 514,153 45 |
| Deduct reinsured | 1,470,438 | 15,767 54 |
| Net in force at December 31, 1916 | $ 45,241,623 | $ 498,385 91 |

(*For General Business Statement, see Appendix.*)

# THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

General Manager—HERBERT C. THISELTON.

Secretary—DAVID HERON, M.A., D. Sc.

Principal Office—London, Eng.

Chief Agent for Canada—GEORGE WEIR.

Head Office in Canada—Toronto.

(Established A.D. 1867. Commenced business in Canada July, 1880.)

## CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock authorized | £ 250,000 | $ 1,216,666 67 |
| Amount subscribed | 194,763 | 947,846 60 |
| Amount paid in cash | 119,763 | 582,846 60 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*) | | $ 412,240 75 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Market value of boads on deposit with New Brunswick Government (*For details, see Schedule B.*) | | 7,200 00 |
| Market value of $25,000 Dominion of Canada War Loan, 1925, 5 p.c. (*Held by Company*) | | 24,750 00 |
| Cash at head office in Canada | | 4,952 70 |
| Cash on deposit with Province of Manitoba (Workmen's Compensation) | | 5,000 00 |
| Cash in banks, viz.:— | | |
| Bank of Nova Scotia, Toronto | $ 24,767 19 | |
| Canadian Bank of Commerce, Toronto | 23,353 22 | |
| Total cash in banks | | 48,120 41 |
| Office furniture, $3,000; plans, $3,000 | | 6,000 00 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($421.39 on business prior to Oct. 1, 1916) | $ 39,993 96 | |
| Accident ($4,153.26 on business prior to Oct. 1, 1916) | 13,324 95 | |
| Automobile, including Fire Risk, ($20.70 on business prior to Oct. 1, 1916). | 1,150 48 | |
| Automobile, excluding Fire Risk, ($19.87 on business prior to Oct. 1, 1916).. | 2,954 56 | |
| Employers' Liability ($6,054.59 on business prior to Oct. 1, 1916) | 32,864 54 | |
| Guarantee ($28,743.39 on busiaess prior to Oct. 1, 1916) | 54,682 71 | |
| Sickness ($907.36 on business prior to Oct. 1, 1916) | 7,169 97 | |
| Total | | 152,141 17 |
| Total assets in Canada | | $ 660,405 03 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Unsettled claims, viz.:— | | |
| Fire, unadjusted | $ 9,109 48 | |
| Accident, unadjusted ($1,435 accrued in previous years) | 17,610 00 | |
| Automobile (including Fire Risk), unadjusted | 425 00 | |
| Automobile (excluding Fire Risk), unadjusted | 2,375 00 | |
| Employers' Liability, unadjusted ($15,600 accrued in previous years) | 75,235 00 | |
| Guarantee, unadjusted | 24,441 00 | |
| Guarantee, resisted in suit ($7,500 accrued in previous years) | 25,000 00 | |
| Sickness, unadjusted | 3,495 00 | |
| Total net amount of unsettled claims | | $ 157,690 48 |

## The London Guarantee and Accident—*Continued.*

### LIABILITIES IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Reserve of unearned premiums:— | | |
| Fire | $ 70,637 46 | |
| Accident | 55,604 89 | |
| Automobile (including Fire Risk) | 2,549 88 | |
| Automobile (excluding Fire Risk) | 15,412 06 | |
| Employers' Liability | 39,932 57 | |
| Guarantee | 89,609 24 | |
| Sickness | 11,913 68 | |
| Total, $285,659.78; carried out at 80 per cent | | $ 228,527 82 |
| Salaries, rent, etc., due and accrued | | 3,238 92 |
| Taxes due and accrued | | 8,268 47 |
| Reinsurance premiums due | | 641 39 |
| Total liabilities in Canada | | $ 398,367 08 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile. (including Fire Risk) | Automobile. (excluding Fire Risk) | Burglary. | Employers' Liability. | Guarantee. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 66,268 70 | 130,213 94 | 9,996 86 | 32,645 27 | 30 00 | 224,599 58 | 138,351 21 | 25,673 65 |
| Less reinsurance | 206 37 | 2,927 86 | 4,431 66 | 11 25 | | 33 00 | 10,752 35 | 205 75 |
| Less return premiums | 11,528 36 | 1,826 30 | 684 06 | 2,204 36 | 30 00 | 5,190 12 | 6,177 16 | 489 26 |
| Total deduction | 11,734 73 | 4,754 16 | 5,115 72 | 2,215 61 | | 5,223 12 | 16,929 51 | 695 01 |
| Net cash received | 54,533 97 | 125,459 78 | 4,881 14 | 30,429 66 | | 219,376 46 | 121,421 70 | 24,978 64 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | | $ 581,081 35 |
| Cash received for rents | | 531 36 |
| Total income in Canada | | $ 581,612 71 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (including Fire Risk). | Automobile (excluding Fire Risk). | Employers' Liability. | Guarantee. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | | 11,852 77 | | 1,294 39 | 48,259 06 | 1,327 10 | 6,152 33 |
| Paid for claims occurring during the year | 11,976 64 | 43,591 04 | 1,483 38 | 4,910 76 | 90,405 67 | 14,003 01 | 9,576 00 |
| Less savings and salvage | 20 83 | | | | | | |
| Less reinsurances | | 1,361 55 | | | | 8,589 30 | 58 93 |
| Net payment for said claims | | 42,229 49 | | | | 5,413 71 | 9,517 07 |
| Total net payment for claims | 11,955 81 | 54,082 26 | 1,483 38 | 6,205 15 | 138,664 73 | 6,740 81 | 15,669 40 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | | $ 234,801 54 |

## The London Guarantee and Accident—*Continued.*

### EXPENDITURE IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Commission and brokerage: Fire, $12,664.83; Other, $127,143.39 | $ | 139,808 22 |
| Taxes: Fire, $883.23; Other, $24,534.32 | | 25,417 55 |
| Salaries, fees and travelling expenses, Fire: Salaries, head office, $5,350.96; travelling expenses, officials, $834.75 | | 6,185 71 |
| Salaries, fees and travelling expenses; Other: Salaries, head office, $56,425.48; auditors' fees, $600; travelling expenses, officials, $9,059.78 | | 66,085 26 |
| Miscellaneous expenditure: Fire, viz.: Advertising, $48.75; maps and plans, $2,725.90; postage, telegrams, telephones and express, $151.27; printing and stationery, $1,239.26; rents, $589; underwriters' boards and associations, $521.09; sundries, $688.87 | | 5,964 14 |
| Miscellaneous expenditure: Other, viz.: Advertising, $1,083.24; legal expenses, $617.29; postage, telegrams, telephones and express, $3,656.59; printing and stationery, $4,737.40; rents, $6,734.01; sundries, $9,108.18 | | 25,936 71 |
| Total expenditure in Canada | $ | 504,199 13 |

## THE LONDON GUARANTEE AND ACCIDENT—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Fire. | | | Accident. | | | Automobile (including Fire risk.) | | |
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. | No. | Amount. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 98 | 386,254 | 3,674 74 | 8,360 | 19,886,500 | 127,475 15 | 2 | 1,250 | 28 15 |
| Taken in 1916, new and renewed | 1,932 | 14,230,618 | 116,391 75 | 5,278 | 15,228,950 | 130,157 74 | 644 | 581,268 | 11,510 26 |
| Totals | 2,030 | 14,616,872 | 120,066 49 | 13,647 | 35,115,450 | 257,632 89 | 646 | 582,518 | 11,538 41 |
| Less ceased | 284 | 2,300,597 | 14,216 05 | 8,413 | 19,989,500 | 143,614 24 | 75 | 66,225 | 1,338 90 |
| Gross in force at end of 1916 | 1,746 | 12,316,275 | 105,850 44 | 5,234 | 15,125,950 | 114,018 65 | 571 | 516,293 | 10,199 51 |
| Less reinsured | ..... | 85,000 | 671 37 | ..... | 461,000 | 2,808 86 | ..... | 258,146 | 5,099 75 |
| Net in force at end of 1916 | 1,746 | 12,231,275 | 105,179 07 | 5,234 | 14,664,950 | 111,209 79 | 571 | 258,147 | 5,099 76 |

| Risks and Premiums. | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Automobile (excluding Fire risk.) | | | Burglary. | | | Employers' Liability. | | |
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. | No. | Amount. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 312 | 3,120,000 | 22,735 58 | 24 | 32,025 | 199 17 | 604 | 6,040,000 | 63,518 22 |
| Taken in 1916, new and renewed | 532 | 5,320,000 | 33,039 73 | ..... | ..... | ..... | 552 | 5,520,000 | 66,059 66 |
| Totals | 844 | 8,440,000 | 55,775 31 | ..... | ..... | ..... | 1,156 | 11,560,000 | 129,577 88 |
| Less ceased | 442 | 4,420,000 | 24,939 94 | 24 | 32,025 | 199 17 | 550 | 5,500,000 | 52,239 43 |
| Gross in force at end of 1916 | 402 | 4,020,000 | 30,835 37 | ..... | ..... | ..... | 606 | 6,060,000 | 77,338 45 |
| Less reinsured | ..... | ..... | 11 25 | ..... | ..... | ..... | ..... | ..... | 33 00 |
| Net in force at end of 1916 | 402 | 4,020,000 | 30,824 12 | ..... | ..... | ..... | 606 | 6,060,000 | 77,305 45 |

## THE LONDON GUARANTEE AND ACCIDENT—*Concluded.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Guarantee. | | Sickness. | |
| | No. | Amount. | Premiums. | Premiums. |
| | | $ | $ cts. | $ cts. |
| Gross in force at end of 1915 | 5,053 | 34,266,264 | 165,234 11 | 28,326 74 |
| Taken in 1916, new and renewed | 3,888 | 37,023,497 | 153,020 94 | 26,064 26 |
| Totals | 8,941 | 71,289,761 | 318,255 05 | 54,391 00 |
| Less ceased | 5,047 | 33,633,764 | 144,125 39 | 30,298 54 |
| Gross in force at end of 1916 | 3,894 | 37,655,997 | 174,129 66 | 24,092 46 |
| Less reinsured | ..... | 2,120,450 | 10,501 54 | 265 10 |
| Net in force at end of 1916 | 3,894 | 35,535,547 | 163,628 12 | 23,827 36 |

SCHEDULE A.

Bonds and debs. on deposit with Receiver General, viz.:—

| *Cities*— | Par value. | Market value. |
|---|---|---|
| Fort William, 1935, 4½ p.c. | $ 7,300 00 | $ 6,424 00 |
| Fort William, 1940, 4½ p.c. | 12,166 66 | 10,463 33 |
| Moosejaw, 1952, 4½ p.c. | 1,460 00 | 1,299 40 |
| Moosejaw, 1953, 5 p.c. | 26,280 00 | 23,389 20 |
| New Westminster, 1932, 4½ p.c. | 486 67 | 413 67 |
| New Westminster, 1941, 4½ p.c. | 1,460 00 | 1,182 60 |
| New Westminster, 1961, 4½ p.c. | 1,946 67 | 1,498 94 |
| New Westminster, 1962, 4½ p.c. | 25,306 66 | 19,486 13 |
| New Westminster, 1943, 5 p.c. | 5,840 00 | 5,080 80 |
| New Westminster, 1962, 5 p.c. | 5,840 00 | 4,905 60 |
| New Westminster, 1963, 5 p.c. | 12,653 33 | 10,628 80 |
| Regina, 1943/1963, 5 p.c. | 48,666 67 | 43,800 00 |
| Saskatoon, 1941/1961, 5 p.c. | 48,666 67 | 42,340 00 |
| *Municipalities or Districts*— | | |
| Greater Winnipeg, W. Dist., 1954, 4½ p.c. | 47,206 67 | 40,597 74 |
| Point Grey, 1960, 4½ p.c. | 12,166 67 | 9,368 34 |
| Point Grey, 1961, 4½ p.c. | 12,166 67 | 9,368 34 |
| Point Grey, 1953, 5 p.c. | 9,246 67 | 7,859 67 |
| Point Grey, 1961, 5 p.c. | 37,473 33 | 31,852 33 |
| Point Grey, 1962, 5 p.c. | 50,613 33 | 42,515 20 |
| South Vancouver, 1961, 4 p.c. | 24,333 33 | 17,033 33 |
| South Vancouver, 1962, 5 p.c. | 97,333 33 | 82,733 33 |
| Total on deposit with Receiver General | $ 488,613 33 | $ 412,240 75 |

SCHEDULE B.

Bonds on deposit with New Brunswick Government, viz.:—

| | | |
|---|---|---|
| Prov. of New Brunswick, 1941, 3 p.c. | $ 9,500 00 | $ 6,840 00 |
| Prov. of New Brunswick, 1942, 3 p.c. | 500 00 | 360 00 |
| Total on deposit with New Brunswick Government | $10,000 00 | $ 7,200 00 |

*(For General Business Statement, See Appendix.)*

# LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—JOHN H. CLAYTON.

General Manager and Secretary—F. W. P. RUTTER.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—ALFRED WRIGHT.

Head Office in Canada—Toronto.

(Established December 10, 1861. Commenced business in Canada, April, 1880.)

## CAPITAL.

| | | | |
|---|---|---|---|
| Amount of joint stock capital authorized | £ | 3,000,000 | $14,600,000 00 |
| Amount subscribed | | 2,641,250 | 12,854,083 33 |
| Amount paid thereon in cash | | 264,125 | 1,285,408 33 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*) | | $ 612,528 24 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Market value of bonds and debentures deposited with Trusts and G'tee Co., Ltd. (*For details, see Schedule B.*) | | 64,900 00 |
| Cash at head office in Canada | | 2,554 54 |
| Cash in banks: viz.:— | | |
| Dominion Bank, Toronto | $ 46,886 16 | |
| Dominion Bank, Winnipeg | 31,690 33 | |
| Bank of British North America, Montreal | 44,633 59 | |
| Royal Bank of Canada, Vancouver | 35,377 42 | |
| Total cash in banks | | 158,637 50 |
| Interest accrued | | 4,089 24 |
| Agents' balances and premiums uncollected ($19,630.61 on business issued prior to October 1, 1916) | | 113,197 69 |
| Total assets in Canada | | $ 955,907 21 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Total net amount of claims, unadjusted | $ 119,613 63 |
| Reserve of unearned premiums, $560,671.09; carried out at 80 per cent. | 448,536 87 |
| Taxes due and accrued | 9,000 00 |
| Total liabilities in Canada | $ 577,150 50 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 860,589 56 | |
| Deduct reinsurances, $42,537.18; return premiums, $101,206.02 | 143,743 20 | |
| Net cash received for premiums | | $ 716,846 36 |
| Cash received for interest on investments | | 35,318 13 |
| Endorsement fees | | 80 91 |
| Total income in Canada | | $ 752,245 40 |

## LONDON AND LANCASHIRE—*Continued.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 46,044 76 | |
| Amount paid for claims occurring during the year | $ 327,790 60 | |
| Deduct reinsurances | 16,902 70 | |
| Net amount paid for said claims | $ 310,887 90 | |
| Total net amount paid for claims | | $ 356,932 66 |
| Commission or brokerage | | 141,960 86 |
| Paid for salaries: head office officials, $26,959.43; agents, $19,185.48 | | 46,144 91 |
| Taxes | | 22,864 49 |
| Miscellaneous expenditure, viz.:—Advertising, $2,986.61; rent, $5,392.78; maps and plans, $932.89; inspections and surveys, $2,520; postage, telegrams, telephones and express, $3,218.67; underwriters' associations, $8,053.80; office expenses, $4,409.39; sundries, $427.77; legal expenses, $77.17; office furniture and fixtures, $454.89; stationery and printing, $4,372.60 | | 32,846 57 |
| Total expenditure in Canada | | $ 600,749 49 |

### RISKS AND PREMIUMS IN CANADA.

| | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross in force at end of 1915 | 51,545 | $100,694,680 | $1,146,691 74 |
| Taken during 1916, new and renewed | 28,675 | 89,037,938 | 873,427 48 |
| Total | 80,220 | $189,732,618 | $2,020,119 22 |
| Deduct terminated | 27,629 | 83,273,310 | 866,795 60 |
| Gross in force at end of 1916 | 52,591 | $106,459,308 | $1,153,323 62 |
| Deduct reinsured | | 5,750,270 | 43,845 32 |
| Net in force at December 31, 1916 | 52,591 | $100,709,038 | $1,109,478 30 |

### SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

| *Government*— | Par value. | Market value. |
|---|---|---|
| Dominion of Canada stock, 1938, 3 p.c. | $ 29,200 00 | $ 21,608 00 |
| Dominion of Canada War Loan, 1925, 5 p.c. | 30,000 00 | 29,700 00 |
| Province of Alberta, 1923, 4½ p.c. | 25,000 00 | 24,000 00 |
| Province of Manitoba, 1947, 4 p.c. | 26,280 00 | 21,549 60 |
| Niagara Falls Park (g'teed by the Prov. of Ontario), 1927, 4 p.c. | 49,333 33 | 45,386 66 |
| Province of Ontario stock, 1947, 4 p.c. | 29,200 00 | 24,820 00 |
| Province of Saskatchewan, 1919, 4½ p.c. | 24,333 33 | 23,846 66 |
| British Government local loans, 1912, or later, 3 p.c. | 26,766 67 | 16,060 00 |
| Guaranteed Stock (Irish Land Act), 1939, or later, 3 p.c. | 34,066 67 | 19,758 65 |
| Cape of Good Hope, 1917, 4 p.c. | 24,333 33 | 23,846 66 |
| *Cities*— | | |
| Calgary, 1932, 4½ p.c. | 4,866 67 | 4,282 67 |
| Calgary, 1942, 4½ p.c. | 19,466 67 | 16,352 00 |
| Columbia (now Grand Forks, B.C.) 1920, 6 p.c. | 3,000 00 | 2,940 00 |
| Edmonton, 1919, 4½ p.c. | 742 96 | 720 67 |
| Edmonton, 1920, 4½ p.c. | 1,727 08 | 1,658 00 |
| Grand Forks, B.C., 1918, 6 p.c. | 11,000 00 | 10,890 00 |
| Grand Forks, B.C., 1917, 7 p.c. | 14,000 00 | 14,000 00 |
| Guelph, 1935, 4½ p.c. | 10,000 00 | 9,200 00 |
| Toronto, 1929, 3½ p.c. | 24,333 33 | 21,170 00 |
| Toronto, 1944, 3½ p.c. | 24,333 33 | 18,980 00 |
| Toronto, 1921, 4 p.c. | 4,866 67 | 4,720 67 |
| Toronto, 1948, 4½ p.c. | 24,333 33 | 22,630 00 |
| Toronto (North Toronto), 1935 to 1942, 4½ p.c. | 20,246 58 | 18,829 32 |
| Vancouver, 1948, 4 p.c. | 4,866 67 | 3,698 67 |
| Winnipeg, 1940, 4 p.c. | 14,000 00 | 12,264 00 |
| *School*— | | |
| Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c. | 63,133 34 | 55,869 34 |

## London and Lancashire—*Concluded.*

### Schedule A—*Concluded.*

Bonds and debentures on deposit with Receiver General—*Concluded:*—

| | Par value. | Market value. |
|---|---|---|
| *Railways*— | | |
| C.N.R. 1st mortgage deb. stock (g'teed by Dominion of Canada), 1958, 3½ p.c. | $ 38,933 33 | $ 28,032 00 |
| Can. Nor. Alberta Ry. 1st mortgage deb. stock (g'teed by the Dominion of Canada), 1960, 3½ p.c. | 58,400 00 | 41,464 00 |
| Can. Nor. Pacific Ry. 1st mortgage deb. stock (g'teed by Province of British Columbia), 1950, 4 p.c. | 38,933 34 | 28,810 67 |
| Pacific and Great Eastern Ry. Co. 1st mortgage deb. stock (g'teed by Province of British Columbia), 1942, 4½ p.c. | 24,333 33 | 20,440 00 |
| *Miscellaneous*— | | |
| Canada Permanent Mortgage Corp., 1919, 4½ p.c. | 25,000 00 | 25,000 00 |
| Total on deposit with Receiver General | $ 734,629 96 | $ 612,528 16 |

### Schedule B.

Bonds and debentures deposited with Trusts and Guarantee Co., Ltd.:—

| | | |
|---|---|---|
| Dominion of Can. War Loan, 1925, 5 p.c. | $ 10,000 00 | $ 9,900 00 |
| Colonial Loan and Investment Co., 1919, 4½ p.c. | 25,000 00 | 25,000 00 |
| Dominion Permanent Loan Co., on demand, 5 p.c. | 10,000 00 | 10,000 00 |
| Standard Reliance Mortgage Corp., 1918, 5 p.c. | 20,000 00 | 20,000 00 |
| Total par and market values | $ 65,000 00 | $ 64,900 00 |

(*For General Business Statement, see Appendix.*)

# THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—A. E. C. CARSON.

Vice-President—R. HOME SMITH.

Managing Director—F. D. WILLIAMS.

Secretary—A. V. STAMPER.

Principal Office—Toronto, Ont.

(Incorporated in 1859 under the Act respecting Mutual Insurance Companies, being cap. 52 of the Consolidated Statutes of Upper Canada; amended in 1863 by 27 Vic., cap. 52. Incorporated in 1878 by Act of the Dominion of Canada, 41 Vic., cap. 40; amended in 1899 by 62-63 Vic., cap. 118; amended in 1901 by 1 Edward VII, cap. 103. Organized and commenced business in Canada, 1859.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $ 500,000 00 |
| Amount subscribed | 100,000 00 |
| Amount paid thereon in cash | 17,500 00 |

*(For List of Shareholders, see Appendix.)*

## ASSETS.

| | | |
|---|---|---|
| Value of real estate (less encumbrances) held by company | | $ 117,874 71 |
| Loans secured by way of mortgages on real estate, first liens | | 17,277 50 |
| Loans secured by bonds, stocks or other marketable collateral (*For details, see Schedule A.*) | | 1,200 00 |
| Book value of bonds and debs. (*For details, see Schedule B.*) | | 162,298 69 |
| Book value of stocks (*For details, see Schedule C.*) | | 47,100 00 |
| Cash at head office and branch | | 16,639 05 |
| Cash in banks:— | | |
| Union Bank of Canada, Toronto | $ 6,497 97 | |
| Merchants Bank of Canada, Toronto, savings account | 6,439 86 | |
| Merchants Bank of Canada, Toronto, current account | 15,491 61 | |
| Royal Bank of Canada, Toronto | 5,013 75 | |
| Royal Bank of Canada, Montreal | 105 76 | |
| Total cash in banks | | 33,553 95 |
| Total ledger assets | | $ 395,944 50 |
| Deduct market value of bonds, debentures and stocks under book value | | 3,750 00 |
| | | $ 392,194 50 |

## OTHER ASSETS.

| | |
|---|---|
| Interest accrued | 2,250 69 |
| Rents due | 240 00 |
| Agents' balances and premiums uncollected ($557.56 on business prior to Oct. 1, 1916) | 58,239 47 |
| Office furniture and plans | 11,500 00 |
| Reinsurance claims | 2,942 17 |
| Unassessed premium notes on hand on which policies are issued | 247,491 93 |
| Total assets | $ 714,858 76 |
| Deduct unassessed premium notes which are admitted as contingent assets available if required for payment of claims, $247,491.93; Canada Hail Insurance Co. stock, $2,250 | 249,741 93 |
| Balance, net admitted assets | $ 465,116 83 |

## THE LONDON MUTUAL—*Continued.*

### LIABILITIES.

| | |
|---|---|
| Net amount of claims, unadjusted | $ 13,945 48 |
| Reserve of unearned premiums, $340,415.56; carried out at 80 per cent. (Based upon the cash premiums and the portion of the premium notes assessed) | 272,332 45 |
| Due and accrued for salaries, rents, etc. | 4,051 06 |
| Reinsurance premiums, due | 41,461 21 |
| Taxes due and accrued | 5,048 00 |
| Interest accruing on mortgage on building | 853 12 |
| Suspense account | 22 00 |
| Total liabilities in Canada | $ 337,713 32 |
| Excess of assets over liabilities | $ 127,403 51 |
| Capital stock paid in cash | 17,500 00 |
| Surplus over liabilities and capital | $ 109,903 51 |

### INCOME.

| | In Canada. | In other countries. | |
|---|---|---|---|
| Gross cash received for premiums | $ 668,488 53 | $ 67 25 | |
| Deduct reinsurances, $180,518.37; and return premiums, $90,512.15 | 271,030 52 | ..... | |
| Net cash received for premiums | $ 397,458 06 | $ 67 25 | |
| Total net cash received for premiums in all countries | | | $ 397,525 31 |
| Received for interest on investments and dividends | | | 14,377 02 |
| Profit on securities | | | 1,007 39 |
| Transfer fees | | | 183 50 |
| Total income | | | $ 413,093 22 |

### EXPENDITURE.

| | In Canada. | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 13,734 57 | |
| Deduct reinsurances | 3,529 84 | |
| Net amount paid for said claims | $ 10,204 73 | |
| Amount paid for claims occurring during the year | $ 324,842 50 | |
| Deduct savings and salvage, $1,082.47; and reinsurances, $54,599.62 | 55,682 09 | |
| Net amount paid for said claims | $ 269,160 41 | |
| Total net amount paid for claims | | $ 279,365 14 |
| Commission or brokerage | | 58,954 69 |
| Paid for: Salaries of H. O. officials $42,952.98; general and special agents, $6,658.79; directors' fees, $2,100; auditors' fees, $856.20; travelling expenses, officials, $1,323.30 | | 53,891 27 |
| Taxes | | 16,493 81 |
| Miscellaneous expenditure, viz.: Advertising, $4,184.43; furniture and fixtures, $174.75; inspections and surveys, $4,654; legal fees, $1,037.19; office expenses, $1,276.05; ; postage, telegrams, telephones and express, $4,213.23; printing and stationery, $4,652.13; rents, $4,565.60; bank exchange and discount, $405.19; bonus to agents, $5,298.92; agents' bonds, $671.05; maps and plans, $123.42; agents balances written off, $2,465; sundries, $1,944.36; expense of building, $1,243.25 | | 36,908 47 |
| Total expenditure | | $ 445,613 38 |

### STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums ceded to unlicensed companies | $ 204,167 65 |
| Amount of commission thereon | 51,041 91 |
| Amount of losses recovered from said companies | 54,488 73 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, $166,713.13: carried out at 80 per cent | 133,370 50 |
| Amount of losses due and recoverable from such companies | 4,409 33 |
| Amount of reinsurance premiums payable to such companies | 40,674 36 |

## THE LONDON MUTUAL—*Continued.*

### SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets at December 31, 1915 | | $ 453,464 54 |
| Amount of cash income as above | | 413,093 22 |
| Total | | $ 871,497 76 |
| Amount of expenditure as above | $ 445,613 33 | |
| Amount written off ledger assets | 29,939 88 | |
| Total | | 475,553 26 |
| Balance, net ledger assets, at December 31, 1916 | | $ 395,944 50 |

### SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business | | | | | |
|---|---|---|---|---|---|---|
| | In Canada. | | In other Countries. | | Total in all Countries. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 104,354,080 | 1,033,220 67 | 302,615 | 2,976 27 | 104,656,695 | 1,036,196 94 |
| Taken in 1916, new and renewed | 70,707,648 | 670,194 06 | | | 70,707,648 | 670,194 06 |
| Totals | 175,061,728 | 1,703,414 73 | | | 175,364,343 | 1,706,391 00 |
| Less ceased | 71,248,321 | 705,091 30 | 302,615 | 2,976 27 | 71,550,936 | 708,067 57 |
| Gross in force at end of 1916 | 103,813,407 | 998,323 43 | | | 103,813,407 | 998,323 43 |
| Less reinsured | 40,341,708 | 333,909 94 | | | 40,341,708 | 333,909 94 |
| Net in force at end of 1916 | 63,471,699 | 664,413 49 | | | 63,471,699 | 664,413 49 |

#### SCHEDULE A.

Loans secured by bonds, stock or other marketable collateral, viz.:—

| | Par value. | Amount Loaned. |
|---|---|---|
| 98 shares Sovereign Fire Ins. Co. stock | $ 3,920 00 | $ 1,200 00 |

#### SCHEDULE B.

Bonds and debentures owned by the Company, viz.:—

*On deposit with Receiver General.*

| *City*— | Par value. | Book and Market value. |
|---|---|---|
| Victoria, 1952, 4 p.c. | $ 6,000 00 | $ 4,620 00 |
| *Towns*— | | |
| Dauphin, Man., 1925, 5 p.c. | 8,000 00 | 7,360 00 |
| Springhill, N.S., 1933, 4 p.c. | 24,000 00 | 19,680 00 |
| *Miscellaneous*— | | |
| Canada Permanent Mortgage Corp., 1920, 5 p.c. | 7,500 00 | 7,500 00 |
| Huron and Erie Mortgage Corp., 1919, 4½ p.c. | 8,000 00 | 8,000 00 |
| Ontario Loan and Debenture Co., 1919, 4 p.c. | 8,000 00 | 8,000 00 |
| Total on deposit with Receiver General | $ 61,500 00 | $ 55,160 00 |

## THE LONDON MUTUAL—*Concluded.*

SCHEDULE B—*Concluded.*

Bonds and debentures owned by the Company—*Concluded*, viz.:—
*Held by Company.*

| | Par value. | Book and Market value. |
|---|---|---|
| *Cities—* | | |
| Nanaimo, 1950, 5 p.c. | $ 5,000 00 | $ 4,250 00 |
| Nelson, 1928, 5 p.c. | 10,000 00 | 9,000 00 |
| Nelson (Street Ry.), 1930, 5 p.c. | 4,500 00 | 4,005 00 |
| Revelstoke, 1960, 5 p.c. | 5,000 00 | 4,100 00 |
| *Towns—* | | |
| Hawkesbury, 1920 to 1929, 6 p.c. | 3,850 12 | 3,965 62 |
| Kincardine, 1938, 5 p.c. | 3,000 00 | 2,820 00 |
| North Battleford, 1917, 5 p.c. | 1,047 86 | 1,027 40 |
| *Miscellaneous—* | | |
| Canada Permanent Mortgage Corp., 1920, 4 p.c. | 12,500 00 | 12,500 00 |
| City Central Real Estate Co., (Cum. Income bonds), 1946, 6 p.c. | 11,612 50 | 5,806 25 |
| Interurban Electric Co., Ltd., prior lien, 1914, 5 p.c. | 12,500 00 | 6,250 00 |
| Lewis Building Co., consolidated m't'ge, 1952, 5 p.c. | 12,000 00 | 9,960 00 |
| Mexican Northern Power Co., 1st m't'ge, 1939, 5 p.c. | 10,000 00 | 1,900 00 |
| Mississippi River Power Co., 1st m't'ge, 1951, 5 p.c. | 10,000 00 | 7,600 00 |
| National Brick Co., of Laprairie, Que., Ltd., 1st m't'ge, 1951, 6 p.c. | 6,000 00 | 3,060 00 |
| Ontario and Manitoba Flour Mills, Ltd., 1st m't'ge, 1930, 6 p.c. | 5,000 00 | 4,800 00 |
| St. Maurice Valley Cotton Mills Co., Ltd., 1st m't'ge, 1952, 6 p.c. | 10,000 00 | 7,400 00 |
| Canadian Northern Western Railway, 1st m't'ge deb. stk., (g'teed by Province of Alberta), 1942, 4½ p.c. | 22,255 27 | 18,694 42 |
| Total par, book and market values | $ 205,765 75 | $ 162,298 69 |

SCHEDULE C.

Stocks owned by the company, viz.:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| 300 shares International Assets, Limited | $ 7,500 00 | $ 3,750 00 | $ ..... |
| 1,400 shares Canada Hail Ins. Co., 50 p.c. paid | 140,000 00 | 42,000 00 | 42,000 00 |
| 50 shares Wabasso Cotton Co. (Common) | 5,000 00 | 1,350 00 | 1,350 00 |
| Total par, book and market values | $ 152,500 00 | $ 47,100 00 | $ 43,350 00 |

# *THE MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—ROBERT BARING.

Principal Office—20 Old Broad Street, London, England.

Chief Agents in Canada—Messrs. REED, SHAW and McNAUGHT.

Head Office in Canada—Toronto.

(Established July 30, 1836, and incorporated in January, 1881. Commenced business in Canada December 14, 1896.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized and subscribed | £1,000,000 00 |
| Amount paid thereon in cash | 600,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| Bonds and debs. on deposit with Receiver General, viz.:— | Par value. | Market value. | |
|---|---|---|---|
| Province of Ontario, 1941, 4 p.c. | $ 27,000 00 | $ 23,490 00 | |
| British War Loan Stock, 1925/1945, 4½ p.c. | 81,111 11 | 77,866 67 | |
| Canadian Northern Railway (Ont. Div.), 1st m't'ge, (g'teed by Province of Manitoba), 1930, 4 p.c. | 4,866 67 | 4,185 34 | |
| Total on deposit with Receiver General | $ 112,977 78 | $ 105,542 01 | |
| Carried out at market value | | | $ 105,542 01 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in Royal Bank of Canada, Toronto | | 23,177 89 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Automobile (including Fire Risk) | $ 3,989 11 | |
| Inland Transportation | 2,919 96 | |
| Total | | 6,909 07 |
| Total assets in Canada | | $ 135,628 97 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of automobile (including Fire Risk) claims, unadjusted | $ 3,900 00 |
| Reserve of unearned premiums: automobile (including Fire Risk), $29,021.71; carried out at 80 per cent | 23,217 37 |
| Total liabilities in Canada | $ 27,117 37 |

*This company was licensed on Sept. 4, 1913, to transact the business of Fire Insurance in addition to the business of Automobile and Inland Transportation insurance for which it was already licensed but to December 31, 1916, the only fire insurance business transacted in Canada was in connection with automobile insurance.

## THE MARINE—*Concluded.*

### INCOME IN CANADA.

*Automobile Risks (including Fire Risk).*

| | | |
|---|---|---|
| Gross cash received for premiums | $ 75,604 95 | |
| Deduct return premiums | 21,829 30 | |
| Net cash received for said premiums | $ 53,775 65 | |

*Inland Transportation Risks.*

| | | |
|---|---|---|
| Gross cash received for premiums | $ 40,653 50 | |
| Deduct reinsurances, $4,403.77; and return premiums, $40 | 4,443 77 | |
| Net cash received for said premiums | $ 36,209 73 | |
| Total net cash received for premiums | | $ 89,985 38 |
| Total income in Canada | | $ 89,985 38 |

### EXPENDITURE IN CANADA.

*Automobile Risks (including Fire Risk).*

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 7,179 36 | |
| Deduct savings and salvage | 260 05 | |
| Net amount paid for said claims | $ 6,919 31 | |
| Amount paid for claims occurring during the year | $ 15,243 08 | |
| Deduct savings and salvage | 209 50 | |
| Net amount paid for said claims | $ 15,033 58 | |
| Net amount paid for automobile claims | $ 21,952 89 | |

*Inland Transportation Risks.*

| | | |
|---|---|---|
| Amount paid for claims occurring during the year | $ 806 16 | |
| Deduct savings and salvage | 47 20 | |
| Net amount paid for inland transportation claims | $ 758 96 | |
| Total net amount paid for claims | | $ 22,711 85 |
| Paid for commission or brokerage | | 20,807 04 |
| Paid for taxes and fees | | 2,365 19 |
| Paid for travelling expenses of agents | | 450 00 |
| Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, $732.23; underwriters' boards, tariff associations, $235.71; loss expenditure, $982.54; | | 2,000 48 |
| Total expenditure in Canada | | $ 48,334 56 |

### RISKS AND PREMIUMS IN CANADA.

*Automobile Risks (including Fire Risk).*

| | | |
|---|---|---|
| Gross policies in force at date of last statement | $ 1,530,067 | $ 51,099 99 |
| Taken during the year, new and renewed | 2,721,896 | 79,594 06 |
| Total | $ 4,251,963 | $ 130,694 05 |
| Deduct terminated | 2,248,784 | 72,650 63 |
| Gross and net in force at Dec. 31, 1916 | $ 2,003,179 | $ 58,043 42 |

| *Inland Transportation Risks.* | Amount. | Premiums. |
|---|---|---|
| Policies taken during the year, new and renewed | $168,533,230 | $ 43,573 46 |
| Deduct terminated | 168,533,230 | 43,573 46 |

(*For General Business Statement, see Appendix.*)

# THE MERCANTILE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—W. A. SIMS.

Managing Director—A. E. BLOGG.

Secretary—ALFRED WRIGHT.

Head Office—Toronto, Ont.

(Incorporated by Ontario Act, 37 Vic., cap. 87, 1874; amended by 55 Vic., cap. 101 (Ontario), 1892. Commenced business in Canada November 1, 1875.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 500,000 00 |
| Amount subscribed | 250,000 00 |
| Amount paid thereon in cash | 50,000 00 |
| Amount of premium on capital stock paid in by stockholders | 50,000 00 |

(*For List of Shareholders, see Appendix*).

## ASSETS.

| | | |
|---|---|---|
| Book value of bonds and debs. (*For details, see Schedule A.*) | | $ 458,695 72 |
| Cash at head office and branches | | 118 59 |
| Cash for investment | | 22,697 39 |
| Cash in banks, viz.:— | | |
| Dominion Bank, Toronto | $ 12,604 69 | |
| Union Bank, Winnipeg | 11,476 76 | |
| Merchants' Bank, Vancouver | 1,520 22 | |
| Royal Bank, Montreal | 3,610 03 | |
| Total cash in banks | | 29,211 70 |
| Total ledger assets | | $ 510,723 40 |
| Deduct market value of bonds and debentures under book value | | 92,665 70 |
| | | $ 418,057 70 |

## OTHER ASSETS.

| | |
|---|---|
| Interest accrued | 713 97 |
| Agents' balances and premiums uncollected ($5,560.46 on business prior to Oct. 1, 1916) | 40,534 62 |
| Amount due for reinsurance losses | 230 21 |
| Total assets | $ 459,536 50 |

## LIABILITIES.

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ 12,696 16 | |
| Net amount of losses, resisted, not in suit | 500 00 | |
| Total net amount of unsettled claims | | $ 13,196 16 |
| Reserve of unearned premiums, $183,286.76; carried out at 80 per cent | | 146,629 40 |
| Taxes due and accrued (estimated) | | 5,438 00 |
| Total liabilities (excluding capital stock) | | $ 165,263 56 |
| Excess of assets over liabilities | | $ 294,272 94 |
| Capital stock paid in cash | | 50,000 00 |
| Surplus over liabilities and capital | | $ 244,272 94 |

## THE MERCANTILE—*Continued.*

### INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 295,768 67 | |
| Deduct reinsurance, $12,491.37; return premiums, $37,519.24 | 50,010 61 | |
| Net cash received for premiums | | $ 245,758 06 |
| Received for interest on investments | | 15,683 62 |
| Endorsement fees | | 30 90 |
| Total income | | $ 261,472 58 |

### EXPENDITURE.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 13,087 92 | |
| Amount paid for claims occurring during the year | $ 139,748 94 | |
| Deduct reinsurances | 4,338 19 | |
| Net amount paid for said claims | $ 135,410 75 | |
| Total net amount paid for claims | | $ 148,498 67 |
| Commission or brokerage | | 52,775 16 |
| Salaries of home office officials, general and special agents | | 16,749 80 |
| Taxes | | 7,483 15 |
| Dividends | | 12,500 00 |
| Miscellaneous expenditure, viz.: Postage, telegrams, telephones, and express, $1,060.05; printing and stationery, $1,334.86; advertising, $1,227.41; inspections and surveys, $989.41; maps and plans, $470.61; underwriters' boards, tariff associations, etc., $2,790.98; rents, $1,904.66; office furniture and fixtures, $198.67; legal expenses, $61.81; office expenses, $1,270.70 | | 11,309 16 |
| Total expenditure | | $ 249,315 94 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets December 31, 1915 | $ 498,566 76 |
| Amount of income as above | 261,472 58 |
| Total | $ 760,039 34 |
| Amount of expenditure as above | 249,315 94 |
| Balance, net ledger assets, December 31, 1916 | $ 510,723 40 |

### RISKS AND PREMIUMS.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | $ 32,031,733 | $ 352,415 33 |
| Taken during the year, new and renewed | 30,865,259 | 301,166 44 |
| Total | $ 62,896,992 | $ 653,581 77 |
| Deduct terminated | 27,837,593 | 286,586 25 |
| Gross in force at end of year | $ 35,059,399 | $ 366,995 52 |
| Deduct reinsured | 1,739,088 | 9,055 11 |
| Net in force at December 31, 1916 | $ 33,320,311 | $ 357,940 41 |

### SCHEDULE A.

Bonds and debs. owned, viz.:—

*On deposit with Receiver General—*

| *Governments—* | Par value. | Book value. | Market value. |
|---|---|---|---|
| Dom. of Canada, 1914/1919, 3½ p.c. | $ 17,033 34 | $ 16,905 60 | $ 16,692 64 |
| Prov. of Manitoba, 1950, 4 p.c. | 24,333 33 | 22,386 67 | 19,709 99 |
| Prov. of Ontario Stock, 1947, 4 p.c. | 19,466 67 | 20,077 28 | 16,546 66 |
| *City—* | | | |
| Winnipeg, 1940, 4 p.c. | 9,733 34 | 10,080 08 | 8,176 00 |

## THE MERCANTILE—*Concluded.*

SCHEDULE A—*Concluded.*

Bonds and debs owned—*Concluded.*

*On deposit with Receiver General*—Concluded.

| *Villages*— | Par value. | Book value. | Market value. |
|---|---|---|---|
| Markham, 1917 to 1919, 5 p.c. | $ 1,715 94 | $ 1,715 94 | $ 1,698 78 |
| Markham, 1917 to 1921, 5 p.c. | 1,126 34 | 1,126 34 | 1,115 07 |
| *District*— | | | |
| South Vancouver, 1960, 5 p.c. | 13,000 00 | 14,207 50 | 11,050 00 |
| *Railways*— | | | |
| Can. Nor. Ry., 1st mtge (gteed by Dom. of Can.), 1953, 3 p.c. | 73,000 00 | 66,751 12 | 47,450 00 |
| Can Nor. Ont. Ry., deb. stk (gteed by Dom. of Can.), 1961, 3½ p.c. | 48,666 67 | 42,826 66 | 35,040 00 |
| Can. Nor. Pac. Ry., 1st mtge deb. stock (gteed by Prov. of Br. Columbia), 1950, 4 p.c. | 9,733 33 | 9,635 95 | 7,202 65 |
| St. John and Quebec Ry. Co., 1st mtge deb. stock (gteed by Prov. of New Brunswick), 1962, 4 p.c. | 24,333 33 | 23,116 68 | 18,979 99 |
| Total on deposit with Receiver Gen. | $ 242,142 29 | $ 228,829 82 | $ 183,661 78 |
| *Held by the Company*— | | | |
| Dom. of Can. War Loan, 1925, 5 p.c. | 10,000 00 | 9,750 00 | 9,900 00 |
| City of Calgary, 1940, 4½ p.c. | 24,333 33 | 22,508 32 | 20,683 33 |
| *District*— | | | |
| South Vancouver, 1960, 5 p.c. | 12,000 00 | 11,281 51 | 10,200 00 |
| *Railways*— | | | |
| Caledonian Ry., 3 p.c. pref. Conv. Ord. Stock. | 63,996 71 | 47,254 56 | 25,598 68 |
| London and Northwestern Ry., 4 p.c., pref. stock | 19,466 67 | 20,535 66 | 14,794 66 |
| London, Chatham and Dover Ry. Co. arbit. stock, 4½ p.c. | 24,333 33 | 27,865 00 | 19,709 99 |
| Quebec Central Ry. Co., com. stock, 4 p.c. | 48,666 67 | 53,046 61 | 45,260 00 |
| Toronto Power Co., Ltd. con. deb. stock (gteed by Tor. Ry. Co.), 1941, 4½ p.c. | 13,359 03 | 12,624 24 | 11,221 58 |
| *Miscellaneous*— | | | |
| Empire Loan Co., 1919, 5 p.c. | 25,000 00 | 25,000 00 | 25,000 00 |
| Total par, book and market values | $ 483,298 03 | $ 458,695 72 | $ 366,030 02 |

# MILLERS NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—C. H. SEYBT.

Secretary—M. A. REYNOLDS.

Principal Office—Chicago, Ill.

Chief Agent in Canada—GEO. H. WILLIAMS.

Head Office in Canada—Winnipeg, Man.

(Incorporated 1865. Dominion license issued October 6, 1915.)

## CAPITAL.

| | |
|---|---|
| Cash surplus capitalized as a Permanent Fund | $ 500,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dominion of Canada bonds, 1935, 5 p.c. | $ 50,000 00 | $ 50,000 00 | |
| Carried out at market value | | | $ 50,000 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Royal Bank of Canada, Winnipeg | 10,602 98 |
| Interest accrued | 1,041 67 |
| Agents' balances and premiums uncollected ($87.66 on business prior to Oct. 1, 1916) | 19,374 64 |
| Total assets in Canada | $ 81,019 29 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Amount of claims, adjusted but unpaid | $ 6,170 45 | |
| Amount of claims, unadjusted | 532 68 | |
| Total net amount of unsettled claims | | $ 6,703 13 |
| Reserve of unearned premiums, $33,811.45; carried out at 80 per cent | | 27,049 16 |
| Taxes due and accrued | | 700 00 |
| Total liabilities in Canada | | $ 34,452 29 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 48,249 34 | |
| Deduct reinsurances $2,325.30, return premiums, $8,261.13 | 10,586 43 | |
| Net cash received for premiums | | $ 37,662 91 |
| Received for interest on investments | | 2,535 51 |
| Total income in Canada | | $ 40,198 42 |

## MILLERS NATIONAL—*Concluded.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 311 99 | |
| Net amount paid for claims occurring during the year | 13,370 11 | |
| Total net amount paid for claims | | $ 13,682 10 |
| Commission or brokerage | | 14,711 69 |
| Taxes | | 621 46 |
| Miscellaneous expenditure, viz.: Advertising, $7.60; adjustments, $103.30; printing and stationery, $659.45; postage, telegrams, telephones and express, $10.82 | | 781 17 |
| Total expenditure in Canada | | $ 29,796 42 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross in force at Dec. 31, 1915 | $ 3,184,483 | $ 37,661 26 |
| Taken during the year, new and renewed | 6,016,248 | 63,237 38 |
| Total | $ 9,200,731 | $ 100,898 64 |
| Deduct terminated | 3,436,392 | 41,702 64 |
| Gross and in force at end of year | $ 5,764,339 | $ 59,196 00 |
| Deduct reinsured | 246,234 | 2,217 80 |
| Net in force at Dec. 31, 1916 | $ 5,518,105 | 56,978 20 |

(*For General Business Statement, see Appendix.*)

# THE MOUNT ROYAL ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—Hon. H. B. RAINVILLE.

Vice-President—Hon. Senator J. M. WILSON.

Manager and Secretary—J. E. CLEMENT.

Principal Office—Montreal.

(Incorporated by an Act of the Legislative Assembly of Quebec, 1902, 2 Edward VII, chap. 67, amended by chap. 90 of the statutes of Quebec, 1911. Dominion license issued October 25, 1912.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed and paid in cash | 250,000 00 |

*(For List of Shareholders, see Appendix.)*

## ASSETS.

| | | |
|---|---|---|
| Book value of bonds and debs. *(For details, see Schedule A.)* | | $ 411,707 56 |
| Book value of stocks *(For details, see Schedule B.)* | | 487,957 22 |
| Cash at head office | | 3,934 35 |
| Cash in banks, viz.:— | | |
| Bank of Hochelaga, Montreal | $ 137,914 92 | |
| Provincial Bank of Canada, Montreal | 26,119 05 | |
| Clydesdale Bank, London, Eng. | 501 48 | |
| *Total cash in banks | | 164,535 45 |
| Due by Nationale Fire of Paris on account of expenses paid by Mount Royal | | 962 69 |
| Total ledger assets | | $ 1,069,097 27 |

## OTHER ASSETS.

| | | |
|---|---|---|
| Market value of bonds, debs. and stocks over book value | | $1,310 22 |
| Interest due, $1,200; accrued, $4,924.43 | | 6,124 43 |
| Agents' balances and premiums uncollected:— | | |
| Fire ($5,310.75 on business prior to Oct. 1, 1916) | $ 60,259 40 | |
| Plate Glass ($189.25 on business prior to Oct. 1, 1916) | 800 34 | |
| Total | | 61,059 74 |
| Office furniture and fixtures, $2,700; plans, $1,800 | | 4,500 00 |
| All other property belonging to the company (plate glass) | | 3,666 72 |
| Total assets | | $ 1,225,758 38 |

## LIABILITIES.

(1) *Liabilities in Canada.*

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ 31,334 00 | |
| Net amount of claims, resisted in suit (accrued in previous years) | 2,143 00 | |
| Total net amount of unsettled fire claims | | $ 33,477 00 |
| Reserve of unearned premiums: fire, $332,527.05; plate glass, $2,550.78; total, $335,377.83; carried out at 80 per cent | | 268,302 26 |
| Taxes due and accrued | | 10,000 00 |
| Reinsurance premiums, due | | 267 72 |
| Balances held for unlicensed reinsurers | | 164,347 37 |
| Dividends declared, but not yet due | | 10,000 00 |
| Due and accrued for salaries, rent, advertising agency and other miscellaneous expenses | | 400 00 |
| Investment reserve fund | | 81,310 22 |
| Total liabilities in Canada | | $ 568,104 57 |

*This amount includes $85,000 which up to December 31, 1916 was in the form of a call loan in payment of which a cheque for the amount was on that day given to the company by the borrower. On January 2, 1917 the company re-loaned the same amount to the same borrower on the security of the same collateral. The security consisted of industrial stocks many of which were not eligible investments for companies subject to the investment provisions of the Insurance Act, 1910, but the company states that the loan was permissible under the provisions of its charter. The loan has since the last mentioned date been again repaid.

## The Mount Royal—*Continued.*

### LIABILITIES—*Concluded.*

*(2) Liabilities in other Countries.*

| | |
|---|---|
| Reserve of unearned premiums: fire, $1,894.51; carried out at 80 per cent | $ 1,515 60 |
| Total liabilities in other countries | $ 1,515 60 |
| Total liabilities (excluding capital stock) in all countries | $ 569,620 17 |
| Excess of assets over liabilities (excluding capital stock) | $ 656,138 21 |
| Capital stock paid in cash | 250,000 00 |
| Excess over all liabilities and capital | $ 406,138 21 |

### INCOME.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Plate Glass. |
| | In Canada. | In other Countries. | In Canada. |
| | $ cts. | $ cts. | $ cts. |
| Gross cash received | 710,084 00 | 3,901 73 | 7,049 68 |
| Less reinsurance | 248,775 45 | | 418 34 |
| Less return premiums | 79,718 56 | 736 18 | 1,324 64 |
| Total deduction | 328,494 01 | | 1,742 98 |
| Net cash received | 381,589 99 | 3,165 55 | 5,306 70 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 390,062 24 |
| Cash received for interest on investments | 53,736 18 |
| Profit on sale of securities | 35 50 |
| Total income | $ 443,833 92 |

### EXPENDITURE.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | | Plate Glass. |
| | In Canada. | In other Countries. | In Canada. |
| | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 3,690 60 | | |
| Less reinsurance | 1,595 63 | | |
| Net payment for said claims | 2,094 97 | | 183 67 |
| Paid for claims occurring during the year | 263,961 90 | 122 07 | 3,094 69 |
| Less savings and salvage | | | 467 92 |
| Less reinsurance | 83,202 20 | | 176 53 |
| Total deduction | | | 644 45 |
| Net payment for said claims | 180,759 70 | | 2,450 24 |
| Total net payment for claims | 182,854 67 | 122 07 | 2,633 91 |

## THE MOUNT ROYAL—*Continued.*

### EXPENDITURE—*Concluded.*

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 135,610 65 |
| Dividends and bonus paid stockholders | 25,000 00 |
| Commission and brokerage | 62,940 73 |
| Taxes | 13,809 47 |
| Salaries, fees and travelling expenses: Salaries: Head office, $35,964.61; fees: directors, $5,000; auditors, $350; travelling expenses, $4,061.20 | 45,375 81 |
| Miscellaneous expenditure, viz.: Advertising, $1,636.18; exchange, $330.26; furniture and fixtures, $995.42; agents' charges, $749.89; legal expenses, $33; maps and plans, $1,409.04; postage, telegrams, telephones and express, $1,706.07; printing and stationery, $3,158.31; rents, $4,756.61; underwriters' boards, associations, etc., $824.91; donations and sundries, $1,653.36; office expenses, $2,268.24 | 19,521 29 |
| Total expenditure | $ 357,257 95 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Net ledger assets, December 31, 1915 | $ 818,173 93 |
| Amount of income as above | 443,833 92 |
| Total | $ 1,262,007 85 |
| Amount of expenditure as above | 357,257 95 |
| Balance net ledger assets, December 31, 1916 ($1,069,097.27, less $164,347.37, deposits from reinsuring companies) | $ 904,749 90 |

### STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums ceded to unlicensed companies | $ 211,777 30 |
| Amount of commission thereon | 64,791 59 |
| Amount of losses recovered from said companies | 84,767 25 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, $126,232.65; carried out at 80 per cent. | 100,986 12 |
| Amount of losses due and recoverable from such companies | 19,839 00 |
| Amount of reinsurance premiums payable to such companies | 85 01 |
| Amount of cash or other securities held as security for recovery of losses, etc. | 164,347 37 |

### SUMMARY OF RISKS AND PREMIUMS.

| Fire Risks. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | In Canada. | | In other Countries. | | Total in all Countries. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 68,118,154 | 823,905 42 | 549,940 | 3,321 24 | 68,668,094 | 827,226 66 |
| Taken in 1916— | | | | | | |
| New | 38,131,161 | 433,276 07 | 749,825 | 4,190 00 | 38,880,986 | 437,466 07 |
| Renewed | 21,855,711 | 282,165 06 | | | 21,855,711 | 282,165 06 |
| Totals | 128,105,026 | 1,539,346 55 | 1,299,765 | 7,511 24 | 129,404 791 | 1,546,857 79 |
| Less ceased | 51,122,778 | 628,077 89 | 652,440 | 3,781 38 | 51,775,218 | 631,859 27 |
| Gross in force at end of 1916 | 76,982,248 | 911,268 66 | 647,325 | 3,729 86 | 77,629,573 | 914,998 52 |
| Less reinsured | 21,558,544 | 253,212 46 | | | 21,558,544 | 253,212 46 |
| Net in force at end of 1916 | 55,423 704 | 658,056 20 | 647,325 | 3,729 86 | 56,071,029 | 661,786 06 |

## The Mount Royal—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS—*Continued.*

| Plate Glass Risks. | Class of Business. In Canada. Premiums. |
|---|---|
| | $ cts. |
| Gross in force at end of 1915 | 6,311 06 |
| Taken in 1916, new and renewed | 6,886 65 |
| Totals | 13,197 71 |
| Less ceased | 7,677 81 |
| Gross in force at end of 1916 | 5,519 90 |
| Less reinsured | 418 34 |
| Net in force at end of 1916 | 5,101 56 |

### Schedule A.

Bonds and debentures owned—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Governments—* | | | |
| Dominion of Canada War Loan, 1931, 5 p.c | $ 32,500 00 | $ 31,596 67 | $ 32,175 00 |
| Province of Ontario, 1925, 4½ p.c | 15,000 00 | 14,587 50 | 14,550 00 |
| Anglo-French External Loan, 1920, 5 p.c | 25,000 00 | 24,052 18 | 23,500 00 |
| Russian Internal Loan, 1926, 5½ p.c | 25,735 00 | 14,750 00 | 15,500 00 |
| *Cities—* | | | |
| *Montreal (Boulevard St. Paul), 1937, 5 p.c | 5,000 00 | 5,312 50 | 4,850 00 |
| *Montreal (Delorimier, 1948, 4 p.c | 10,000 00 | 9,621 94 | 8,200 00 |
| *Montreal (Town of Emard), 1939, 5 p.c | 2,000 00 | 2,128 40 | 1,940 00 |
| *Towns—* | | | |
| Cartierville, 1954, 5½ p.c | 15,000 00 | 13,800 00 | 15,450 00 |
| Cartierville, 1955, 5½ p.c | 15,000 00 | 13,575 00 | 15,450 00 |
| †Lasalle, 1952, 4½ p.c | 40,000 00 | 32,256 00 | 31,600 00 |
| Maisonneuve, 1918, 6 p.c | 25,000 00 | 25,000 00 | 25,000 00 |
| Pointe Claire, 1945, 6 p.c | 20,000 00 | 19,900 00 | 20,200 00 |
| Pointe aux Trembles, 1940, 6 p.c | 10,000 00 | 9,686 00 | 9,900 00 |
| *St. Pierre aux Liens, 1951, 5 p.c | 19,000 00 | 19,847 03 | 16,340 00 |
| St. Laurent, 1953, 6 p.c | 15,000 00 | 14,850 00 | 15,450 00 |
| *Villages—* | | | |
| Chambly Basin, 1939, 6 p.c | 30,000 00 | 29,400 00 | 30,000 00 |
| *Sault au Recollet, 1951, 5 p.c | 15,000 00 | 15,288 76 | 14,250 00 |
| *Schools—* | | | |
| *St. Edward, (now Montreal), 1949, 5½ p.c | 8,000 00 | 9,649 28 | 7,760 00 |
| Villeray, Que., 1955, 6 p.c | 25,000 00 | 24,750 00 | 26,750 00 |
| *Railway—* | | | |
| Quebec Ry. L. H. and P. Co., Ltd., cons. gold, 1939, 5 p.c | 48,000 00 | 40,800 00 | 34,080 00 |
| *Miscellaneous—* | | | |
| Cedars Rapids Mfg. Co., 1st mtge. S.F., 1953, 5 p.c | 15,000 00 | 13,500 00 | 13,650 00 |
| Dominion Textile Co., "C" 1925, 6 p.c | 5,000 00 | 4,606 25 | 4,850 00 |
| St. Maurice Valley Cotton Mills, Ltd., 1st mtge. S.F., 1952, 6 p.c | 25,000 00 | 22,750 00 | 18,500 00 |
| Total par, book and market values | $ 445,235 00 | $ 411,707 56 | $ 399,945 00 |

*On deposit with Receiver General. †$10,000 of which is on deposit with Receiver General.

## THE MOUNT ROYAL—*Concluded.*

SCHEDULE B.

Stocks owned by the company, viz.:—

| | | | Par value. | Book value. | Market value. |
|---|---|---|---|---|---|
| 332 | shares | Société d'Administration Générale (25 p.c. paid) | $ 5,395 00 | $ 4,150 00 | $ 5,395 00 |
| 100 | " | Atcheson, Topeka and Santa Fe Ry. | 10,000 00 | 11,387 50 | 10,500 00 |
| 160 | " | Bank of Hochelaga | 16,000 00 | 23,352 50 | 23,680 00 |
| 300 | " | (Pref'd.) Dom. Iron and Steel | 30,000 00 | 31,787 50 | 28,500 00 |
| 300 | " | (Pref'd.) Dom. Textile | 30,000 00 | 29,849 99 | 31,200 00 |
| 200 | " | (Com.) Dom. Textile | 20,000 00 | 15,068 75 | 16,800 00 |
| 200 | " | Detroit United Rys. | 20,000 00 | 11,825 00 | 24,800 00 |
| 100 | " | (Pref'd.) Duluth Superior Ry. | 10,000 00 | 6,125 00 | 6,000 00 |
| 200 | " | Lake of the Woods Milling Co. (Com.) | 20,000 00 | 27,000 00 | 25,800 00 |
| 200 | " | Railway Steel Springs Co. | 20,000 00 | 11,950 00 | 10,000 00 |
| 100 | " | Southern Pacific Ry. | 10,000 00 | 12,375 00 | 9,900 00 |
| 150 | " | Toronto St. Ry. | 15,000 00 | 17,416 42 | 11,850 00 |
| 300 | " | Union Pacific Ry. | 30,000 00 | 44,373 68 | 44,700 00 |
| 125 | " | Wabasso Cotton Co. (Bonus Common Stock) | 12,500 00 | ..... | ..... |
| 100 | " | Canada Cement (Common) | 10,000 00 | 2,725 00 | 6,400 00 |
| 100 | " | Canada Cement (Preferred) | 10,000 00 | 8,825 00 | 9,400 00 |
| 300 | " | Montreal Tramway and Power | 30,000 00 | 12,218 75 | 12,000 00 |
| 100 | " | C.P.R. Railway | 10,000 00 | 16,075 00 | 16,600 00 |
| 600 | " | B. C. Fishing & Packing Co. | 60,000 00 | 11,512 51 | 36,000 00 |
| 67½ | " | Baltimore & Ohio Ry. Co., (Common) | 6,750 00 | 4,927 50 | 5,805 00 |
| 36 | " | Baltimore & Ohio Ry. Co. (Preferred) | 3,600 00 | 2,592 00 | 2,700 00 |
| 3,000 | " | Civic Investment and Industrial Co. | 300,000 00 | 182,420 12 | 243,000 00 |
| | | Total par, book and market values | $ 679,245 00 | $ 487,957 22 | $ 581,030 00 |

# NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—S. McKNIGHT.

Secretary—H. M. SCHMITT.

Principal Office—Pittsburgh, Pa.

Chief Agent in Canada—R. F. MASSIE.

Head Office in Canada—Toronto.

(Incorporated December 28, 1910. Dominion license issued May 23, 1914.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*) | $ 175,187 06 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash on hand at head office | | 54 87 |
| Cash in Bank of Toronto, Toronto | | 34,608 14 |
| Interest accrued | | 3,542 50 |
| Agents' balances and premiums uncollected, viz:—Fire ($597.14 on business prior to Oct. 1, 1916) | $ 16,439 68 | |
| Automobile, including Fire Risk ($882.43 on business prior to Oct. 1st, 1916) | 2,190 25 | |
| Total | | $ 18,629 93 |
| Total assets in Canada | | $ 232,022 50 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 921 98 | |
| Net amount of fire claims, unadjusted | 5,749 89 | |
| Net amount of automobile (including Fire Risk) claims, adjusted and unpaid | 220 00 | |
| Total net amount of unsettled claims | | $ 6,891 87 |
| Reserve of unearned premiums, fire, $79,295.42; Automobile (including Fire Risk) $4,320.39; total, $83,615.81; carried out at 80 per cent thereof | | 66,892 65 |
| Taxes due and accrued | | 1,246 74 |
| Total liabilities in Canada | | $ 75,031 26 |

## NATIONAL-BEN FRANKLIN—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Automobile (including Fire Risk.) | |
| | $ cts. | $ cts. | |
| Gross cash received | 108,802 73 | 7,635 35 | |
| Less reinsurance | 7,442 68 | | |
| Less return premiums | 14,382 59 | 964 10 | |
| Total deduction | 21,825 27 | | |
| Net cash received | 86,977 46 | 6,671 25 | |
| Net cash received for premiums for all classes of business | | | $ 93,648 71 |
| Cash received for interest on investments | | | 8,600 46 |
| Total income in Canada | | | $ 102,249 17 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | (Automobile including Fire Risk.) | |
| | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 5,308 07 | | |
| Less reinsurance | 1,819 80 | | |
| Net payment for said claims | 3,488 27 | | |
| Paid for claims occurring during the year | 37,281 46 | 2,757 87 | |
| Less savings and salvage | 107 51 | | |
| Less reinsurance | 2,076 70 | | |
| Total deduction | 2,184 21 | | |
| Net payment for said claims | 35,097 25 | | |
| Total net payment for claims | 38,585 52 | 2,757 87 | |
| Total net payments for claims for all classes of business | | | $ 41,343 39 |
| Commission and brokerage, Fire, $24,171.45; Other, $2,410.34 | | | 26,581 79 |
| Taxes, Fire | | | 3,006 33 |
| Salaries, fees and travelling expenses, Fire—Salaries: Head Office, $4,667.43; general and special agents, $414.21; travelling expenses:—Officials, $31.26; agents, $140.36 | | | 5,253 26 |
| Miscellaneous expenditure, Fire, viz.:—Advertising, $27.75; adjusting expenses, $1,262.49; legal expenses, $40.39; maps and plans, $21.56; insurance department fees, $506.00; postage, telegrams, telephones and express, $483.52; printing and stationery, $239.38; rents, $356.22; miscellaneous expenses, $355.59 | | | 3,292 90 |
| Miscellaneous expenditure, Other, viz.:—Advertising, $7; adjusting expenses, $182.45; postage telegrams, telephones and express, $65.49; printing and stationery, $31.50; miscellaneous expenses, $15.95 | | | 302 39 |
| Total expenditure in Canada | | | $ 79,780 06 |

## National-Ben Franklin—*Concluded.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (including Fire Risk). | |
| | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 17,587,978 | 192,427 19 | | |
| Taken in 1916, new and renewed | 9,534,439 | 110,155 57 | 584,403 | 9,825 60 |
| Totals | 27,122,417 | 302,582 76 | | |
| Less ceased | 11,612,877 | 132,376 04 | 50,920 | 1,184 81 |
| Gross in force at end of 1916 | 15,509,540 | 170,206 72 | 533,483 | 8,640 79 |
| Less reinsured | 727,368 | 8,483 95 | | |
| Net in force at end of 1916 | 14,782,172 | 161,722 77 | 533,483 | 8,640 79 |

Summary of net in force at end of 1916. Amount, $15,315,655. Premiums, $170,363.56

Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Cities*— | | |
| Calgary, 1925, 4½ p.c. | $ 15,000 00 | $ 13,800 00 |
| Edmonton, 1924, 4½ p.c. | 10,000 00 | 9,200 00 |
| Fort William, 1928, 5 p.c | 10,000 00 | 9,500 00 |
| Fort Wlliam, 1936, 4½ p.c. | 10,000 00 | 8,800 00 |
| Hamilton, 1934, 4½ p.c. | 10,000 00 | 9,100 00 |
| Medicine Hat, 1943, 5 p.c. | 10,000 00 | 8,700 00 |
| Fortage la Prairie, 1945, 5 p.c. | 5,000 00 | 4,400 00 |
| Saskatoon, 1943, 5 p.c. | 10,000 00 | 8,900 00 |
| St. Boniface, 1943, 5 p.c. | 10,000 00 | 9,200 00 |
| Toronto, 1919, 3½ p.c. | 24,333 33 | 23,846 66 |
| Vancouver, 1923, 4½ p.c. | 20,000 00 | 18,800 00 |
| Victoria, 1924, 4½ p.c. | 5,000 00 | 4,700 00 |
| Victoria, 1936, 4 p.c. | 10,220 00 | 8,380 40 |
| Woodstock, 1920, 4 p.c. | 11,000 00 | 10,560 00 |
| *Schools*— | | |
| Belleville, P.S., 1943, 5 p.c. | 10,000 00 | 9,800 00 |
| Saskatoon, P.S., 1953, 5 p.c. | 10,000 00 | 8,700 00 |
| *Municipality*— | | |
| Delta, B.C., 1960, 5 p.c. | 10,000 00 | 8,500 00 |
| Total on deposit with Receiver General | $ 190,553 33 | $ 175,187 06 |

(*For General Business Statement, see Appendix*)

# NATIONAL FIRE INSURANCE COMPANY, OF HARTFORD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—H. A. SMITH.

Secretary—GEO. H. TRYON.

Principal Office—Hartford, Conn.

Chief Agent in Canada—C. C. HALL.

Head Office in Canada—Toronto.

(Incorporated May, 1869. Dominion license issued August 3, 1908.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 5,000,000 00 |
| Amount subscribed and paid in cash | 2,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debs., on deposit with the Receiver General (*For details, see Schedule A.*) | $ 587,658 03 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office | | 6,300 80 |
| Interest accrued | | 10,034 33 |
| Agents' balances and premiums uncollected: Fire, $64,373.21; Tornado, $89.06 | | 64,462 27 |
| Total assets in Canada | | $ 668,455 43 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, adjusted and unpaid | $ 17,348 55 | |
| " " unadjusted | 45,497 86 | |
| Total net amount of unsettled fire claims ($150 accrued in previous years) | | $ 62,846 41 |
| Reserve of unearned premiums: Fire, $332,992.06; Tornado, $1,743.35; total, $334,735.41; carried out at 80 per cent | | 267,788 33 |
| Salaries, rents, taxes, etc., due and accrued | | 8,000 00 |
| Total liabilities in Canada | | $ 338,634 74 |

## INCOME IN CANADA.

*Fire Risks.*

| | | |
|---|---|---|
| Gross cash received for premiums | $ 630,752 84 | |
| Deduct reinsurances, $27,953.68; return premiums, $102,696.20 | 130,649 88 | |
| Net cash received for said premiums | $ 500,102 96 | |

*Tornado Risks.*

| | | |
|---|---|---|
| Gross cash received for premiums | $ 2,106 76 | |
| Deduct return premiums | 382 83 | |
| Net cash received for said premiums | $ 1,723 93 | |
| Total net cash received for premiums | | $ 501,826 89 |
| Received for interest on investments | | 29,616 70 |
| Total income in Canada | | $ 531,443 59 |

## NATIONAL FIRE—*Continued.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| *Fire Risks.* | | |
| Amount paid for claims occurring in previous years | $ 55,378 05 | |
| Deduct reinsurances | 3,246 64 | |
| Net amount paid for said claims | $ 52,131 41 | |
| Amount paid for claims occurring during the year | $ 219,662 96 | |
| Deduct savings and salvage, $442.46; reinsurances, $19,491.35 | 19,933 81 | |
| Net amount paid for said claims | $ 199,729 15 | |
| Total net amount paid for fire claims | $ 251,860 56 | |
| *Tornado Risks.* | | |
| Total net amount paid for claims occurring during the year | 82 17 | |
| Total net amount paid for claims | | $ 251,942 73 |
| Paid or allowed for commission or brokerage: Fire, $93,503.08; Tornado, $264.60 | | 93,767 68 |
| Paid for salaries, Fire; of general and special agents, $30,756.86; travelling expenses of agents, $3,976.30 | | 34,733 16 |
| Paid for taxes: Fire, $11,579.59; Tornado, $7.69 | | 13,516 16 |
| Miscellaneous expenditure, Fire, viz.: Stationery and printing, $1,970.44; advertising, $169.98; postage, telegrams, telephones and express, $2,224.85; maps and plans, $1,744.16; boards, $3,564.69; adjustment expenses,$4,902; rents, $215.72; legal expenses, $13; inspections and surveys, $918.17; mercantile reports, $22.78 | | 15,745 79 |
| Total expenditure in Canada | | $ 409,713 21 |

### RISKS AND PREMIUMS IN CANADA.

| *Fire Risks.* | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | $ 63,617 484 | $ 700,508 15 |
| Policies taken during the year, new and renewed | 54,229,351 | 618,018 87 |
| Total | $117,846,835 | $1,318,527 02 |
| Deduct terminated | 54,098,868 | 597,280 05 |
| Gross in force at end of year | $ 63,747,967 | $ 721,246 97 |
| Deduct reinsured | 5,784,836 | 67,178 65 |
| Net in force at December 31, 1916 | $ 57,963,131 | $ 654,068 32 |
| *Tornado Risks.* | | |
| Gross policies in force at date of last statement | $ 613,710 | $ 3,022 18 |
| Taken during the year, new and renewed | 446,286 | 2,146 84 |
| Total | $ 1,059,996 | $ 5,169 02 |
| Deduct terminated | 581,150 | 2,618 32 |
| Gross and net in force at December 31, 1916 | $ 478,846 | $ 2,550 70 |

### SCHEDULE A.

| Bonds and debs., on deposit with the Receiver General, viz:— | Par value. | Market value. |
|---|---|---|
| *Governments—* | | |
| Prov. of New Brunswick, 1933, 3½ p.c. | $ 1,000 00 | $ 830 00 |
| Prov. of Ontario, 1925 (or after 1918), 4½ p.c. | 10,000 00 | 9,700 00 |
| *Cities—* | | |
| Fort William, 1932, 5 p.c. | 25,000 00 | 23,500 00 |
| Fort William, 1933, 5 p.c. | 100,000 00 | 94,000 00 |
| Fort William, 1942, 5 p.c. | 25,000 00 | 23,250 00 |
| Fredericton, N.B., 1927 to 1929, 4 p.c. | 1,605 00 | 1,428 03 |
| Hamilton, 1927, 4 p.c. | 50,000 00 | 46,000 00 |
| London, 1944, 5 p.c. | 100,000 00 | 99,000 00 |
| Montreal (on 60 days notice on or before) 1918, 5 p.c. | 5,000 00 | 5,000 00 |
| Moosejaw, 1933, 5 p.c. | 50,000 00 | 46,000 00 |
| St. Hyacinthe, 1953, 5 p.c. | 50,000 00 | 44,500 00 |
| St. John, N.B., 1942, 3½ p.c. | 1,000 00 | 770 00 |
| St. John, N.B., 1938, 4 p.c. | 1,000 00 | 860 00 |
| Toronto, 1932, 4 p.c. | 30,000 00 | 27,000 00 |
| Victoria, 1923, 4 p.c. | 25,000 00 | 23,000 00 |

## NATIONAL FIRE—*Continued.*

SCHEDULE A—*Concluded.*

Bonds and debs., on deposit with the Receiver General—*Concluded*, viz:—

| *Towns*— | Par value. | Market value. |
|---|---|---|
| Annapolis Royal, 1945, 5 p.c. | $ 500 00 | $ 460 00 |
| Campbellton, N.B., 1942, 4 p.c. | 1,000 00 | 800 00 |
| Chatham, N.B., 1946, 4 p.c | 1,000 00 | 790 00 |
| Dalhousie, N.B., 1937, 4½ p.c. | 1,000 00 | 880 00 |
| Dartmouth (Ferry), N.S., 1931, 4½ p.c. | 1,000 00 | 920 00 |
| Maisonneuve, 1946, 4½ p.c. | 25,000 00 | 20,750 00 |
| Sussex, N.B., 1947, 4 p.c. | 2,000 00 | 1,580 00 |
| Truro, N.S., 1939, 4 p.c. | 2,000 00 | 1,640 00 |
| *School*— | | |
| Maisonneuve, 1950, 4½ p.c. | 50,000 00 | 40,000 00 |
| *Miscellaneous*— | | |
| Huron and Erie Mort. Corp., 1920, 4½ p.c. | 25,000 00 | 25,000 00 |
| Huron and Erie Mort. Corp., 1921, 5 p.c. | 50,000 00 | 50,000 00 |
| Total on deposit with Receiver General | $ 633,105 00 | $ 587,658 03 |

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 9,535,623 23 |
| Interest and dividends | 627,469 40 |
| Rents | 30,889 28 |
| Agents' balances previously charged off | 689 76 |
| Gross profit on sale or maturity of bonds and stocks | 34,005 03 |
| Total income | $10,228,676 70 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 4,717,253 81 |
| Expenses of adjustment and settlement of claims | 82,395 73 |
| Interest or dividends to stockholders | 400,000 00 |
| Commissions or brokerage | 1,651,926 67 |
| Salaries, $772,822.80; and expenses, $216,043.69, of special and general agents | 988,866 49 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 257,802 42 |
| Allowances to local agencies for miscellaneous agency expenses | 1,741 18 |
| Rents | 51,745 83 |
| Underwriters' boards and tariff associations | 139,564 40 |
| Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses | 66,856 97 |
| Inspections and surveys | 18,553 02 |
| Taxes on real estate | 9,434 92 |
| State taxes on premiums, Insurance department licenses and fees | 221,238 21 |
| All other licenses, fees and taxes | 177,737 28 |
| Agents' balances charged off | 4,018 79 |
| Gross loss on sale or maturity of real estate, bonds and stocks | 68,998 90 |
| All other disbursements | 271,993 61 |
| Total disbursements | $ 9,130,128 23 |

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 573,796 23 |
| Mortgage loans on real estate, first liens | 1,565,275 00 |
| Book value of bonds and stocks | 11,666,032 68 |
| Cash on hand, in trust companies and banks | 1,704,299 55 |
| Agents' balances and bills receivable | 1,967,622 06 |
| Other assets | 1,617 07 |
| Total ledger assets | $17,483,642 59 |

## National Fire—*Concluded.*

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | $ 239,572 48 |
| Market value of real estate over book value | 16,403 77 |
| Market value of bonds and stocks over book value | 17,164 34 |
| Due from other insurance companies | 122,000 64 |
| Gross assets | $17,878,783 82 |
| Deduct assets not admitted | 306,474 73 |
| Total admitted assets | $17,572,309 09 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 1,209,112 31 |
| Total unearned premiums | 9,827,942 70 |
| Federal, State and other taxes due or accrued (estimated) | 225,000 00 |
| Special reserve fund | 300,000 00 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued | 20,171 86 |
| Contingent commissions, etc., due or accrued | 29,828 14 |
| Funds held under reinsurance treaties | 25,510 43 |
| Total liabilities, not including capital stock | $11,637,565 41 |
| Capital stock paid in cash | 2,000,000 00 |
| Surplus over all liabilities, including capital stock | 3,934,743 65 |
| Total liabilities | $17,572,309 09 |

### RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $1,636,142,391 00 |
| Premiums thereon | 15,795,701 39 |
| Amount of policies terminated during the year | 1,409,548,422 00 |
| Premiums thereon | 13,799,139 06 |
| Net amount in force at December 31, 1916 | 1,876,467,439 00 |
| Premiums thereon | 18,856,461 93 |

# NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—E. E. COLE.

Secretary—WM. G. ARMSTRONG.

Principal Office—Pittsburgh, Pa., U.S.A.

Chief Agent in Canada—Jos. G. DAVIS.

Head Office in Canada—Toronto.

(Incorporated Feb. 14, 1901. Dominion License issued Aug. 10, 1911.)

## CAPITAL.

| | |
|---|---|
| Amount of joint capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of the Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*) | $ 187,340 93 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in Standard Bank of Canada, Toronto | | 21,665 27 |
| Interest accrued | | 3,939 41 |
| Agents' balances and premiums uncollected, viz.: | | |
| Fire ($1,214.89 on business prior to Oct. 1, 1916) | $ 25,654 50 | |
| Tornado | 234 82 | |
| Total | | 25,889 32 |
| Total assets in Canada | | $ 238,834 93 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, adjusted and unpaid | $ 4,402 15 | |
| Net amount of claims, unadjusted | 34,114 30 | |
| Net amount of claims, resisted, in suit | 450 00 | |
| Total net amount of unsettled fire claims | | $ 38,966 45 |
| Reserve of unearned premiums, fire, $133,291.43; tornado, $2,348.44; total, $135,639.87; carried out at 80 per cent. | | 108,511 90 |
| Taxes due or accrued | | 5,000 00 |
| Total liabilities in Canada | | $ 152,478 35 |

## NATIONAL UNION FIRE—*Continued.*

### INCOME IN CANADA.

| PREMIUMS. | CLASS OF BUSINESS. Fire. | Tornado. | |
|---|---|---|---|
| | $ cts. | $ cts. | |
| Gross cash received | 269,716 66 | 2,192 87 | |
| Less reinsurance | 680 08 | 156 68 | |
| Less return premiums | 62,167 22 | | |
| Total deduction | 62,847 30 | | |
| Net cash received | 206,869 36 | 2,036 19 | |
| Net cash received for all classes of business | | | $ 208,905 55 |
| Cash received for interest on investments | | | 9,951 09 |
| Total income in Canada | | | $ 218,856 64 |

### EXPENDITURE IN CANADA.

| CLAIMS. | CLASS OF BUSINESS. Fire. | Tornado. | |
|---|---|---|---|
| | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 24,322 25 | | |
| Paid for claims occurring during the year | 106,368 23 | 236 70 | |
| Less savings and salvage | 107 01 | | |
| Net payment for said claims | 106,261 22 | | |
| Total net payment for claims | 130,583 47 | 236 70 | |
| Total net payments for claims for all classes of business | | | $ 130,820 17 |
| Commission and brokerage, fire, $45,252.66; other, $513.47 | | | 45,766 13 |
| Taxes, fire, $9,000.32; other $55.84 | | | 9,056 16 |
| Salaries, fees and travelling expenses, fire: Salaries, general and special agents, $1,475; travelling expenses: officials, $394.26; agents, $1,047.48; office expenses, chief agent, $419.19; bond fee, chief agent, $42.50 | | | 3,378 43 |
| Miscellaneous expenditure, fire:, viz.: Maps and plans, $381.16; postage, telegrams, telephones and express, $1,513.63; underwriters' boards, associations, etc., $1,492.89; adjusting loss expense, $2,878.15; exchange, $137.88; duty charges, $1.22; subscription, $3 | | | 6,407 96 |
| Total expenditure in Canada | | | $ 195,428 85 |

## National Union Fire—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Tornado. | |
| | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. |
| Gross amount at end of 1915 | 22,494,482 | 281,039 24 | 451,813 | 2,271 52 |
| Taken in 1916, new and renewed | 23,027,348 | 269,141 22 | 487,850 | 2,445 37 |
| Totals | 45,521,830 | 550,180 46 | 939,663 | 4,716 89 |
| Less ceased | 22,237,646 | 282,853 45 | 304,563 | 1,601 17 |
| Gross in force at end of 1916 | 23,284,184 | 267,327 01 | 635,100 | 3,115 72 |
| Less reinsured | 112,268 | 982 09 | | |
| Net in force at end of 1916 | 23,171,916 | 266,344 92 | 635,100 | 3,115 72 |

Summary of net in force at end of 1916. Amount, $23,807,016; Premiums,..... $ 269,460 64

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Cities—* | | |
| Brantford, 1942, 4½ p.c. | $ 15,000 00 | $ 13,650 00 |
| Calgary, 1933, 5 p.c. | 15,000 00 | 13,950 00 |
| Edmonton, 1953, 3 p.c. | 10,220 00 | 8,993 60 |
| Guelph, 1940, 4 p.c. | 6,000 00 | 5,040 00 |
| Guelph, 1932, 4½ pc. | 1,000 00 | 930 00 |
| Guelph, 1942, 4½ p.c. | 8,000 00 | 7,280 00 |
| Hamilton, 1934, 4½ p.c. | 15,000 00 | 14,100 00 |
| Medicine Hat, 1942, 5 p.c. | 10,000 00 | 8,800 00 |
| Montreal (St. Henri) 1937, 4 p.c. | 7,000 00 | 6,020 00 |
| Regina, 1939, 4½ p.c. | 10,000 00 | 8,600 00 |
| Regina, 1928, 5 p.c. | 15,000 00 | 14,250 00 |
| St. Boniface, 1932, 5 p.c. | 15,000 00 | 14,100 00 |
| Toronto, 1920, 4 p.c. | 19,466 66 | 19,077 33 |
| Vancouver, 1923, 4½ p.c. | 10,000 00 | 9,400 00 |
| Victoria, 1924, 4½ p.c. | 25,000 00 | 23,500 00 |
| *Schools—* | | |
| Calgary, P., 1935, 4½ p.c. | 10,000 00 | 8,600 00 |
| Montreal, P., 1939, 4 p.c. | 13,000 00 | 11,050 00 |
| Total on deposit with Receiver General | $ 204,686 66 | $ 187,340 93 |

## General Business Statement for the Year ending December 31, 1916.

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 2,310,614 62 |
| Interest and dividends | 176,166 75 |
| Rents | 2,203 04 |
| Gross profit on sale or maturity of bonds and stocks | 1,781 20 |
| Income from other sources | 100 00 |
| Total income | $ 2,490,865 61 |

## National Union Fire—*Concluded.*

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 1,258,387 40 |
| Expenses of adjustment and settlement of claims | 40,595 14 |
| Paid stockholders for interest or dividends | 90,000 00 |
| Commission or brokerage | 374,746 10 |
| Allowance to local agencies for miscellaneous agency expenses | 10,959 04 |
| Salaries, $81,517.02; and expenses, $44,972.22; of special and general agents | 126,489 24 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 135,827 72 |
| Rents | 15,940 20 |
| Underwriters' boards and tariff associations | 30,472 15 |
| Fire department, patrol and salvage corps assessments, fees, taxes and expenses | 10,157 38 |
| Inspections and surveys | 5,078 69 |
| Taxes on real estate | 518 52 |
| State taxes and premiums, Insurance department licenses and fees | 89,815 46 |
| All other licenses, fees and taxes | 19,838 74 |
| Agents' balances charged off | 828 73 |
| Decrease in liabilities on account of reinsurance treaties | 1,328 06 |
| Gross loss on sale or maturity of real estate | 1,271 37 |
| Gross decrease, by adjustment, in book value of real estate | 2,806 59 |
| All other disbursements | 48,725 14 |
| Total disbursements | $ 2,263,785 67 |

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 23,976 44 |
| Mortgage loans on real estate, first liens | 395,950 00 |
| Loans secured by pledge on bonds, stocks or other marketable collaterals | 2,500 00 |
| Book value of bonds and stocks | 3,075,417 09 |
| Cash on hand, in trust companies and in banks | 333,727 76 |
| Agents' balances and bills receivable | 478,098 94 |
| Other ledger assets (due from other companies) | 103,435 43 |
| Total ledger assets | $ 4,413,105 66 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 46,894 76 |
| Market value of bonds and stocks over book value | 12,789 14 |
| Gross assets | $ 4,472,789 56 |
| Deduct assets not admitted | 40,616 71 |
| Total admitted assets | $ 4,432,172 85 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 221,005 55 |
| Unearned premiums | 2,362,164 24 |
| Salaries, rents, expenses, bills, accounts, etc., due or accrued | 2,742 90 |
| Federal, State and other taxes due or accrued (estimated) | 75,000 00 |
| Contingent commissions or other charges due or accrued | 5,000 00 |
| Special reserve for contingencies | 10,000 00 |
| Total amount of all liabilities (except capital stock) | $ 2,675,910 69 |
| Capital actually paid up in cash | 1,000,000 00 |
| Surplus over all liabilities and capital | 756,262 16 |
| Total liabilities | $ 4,432,172 85 |

### RISKS AND PREMIUMS.

#### FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $439,424,400 00 |
| Premiums thereon | 4,764,006 62 |
| Amount terminated during the year | 394,712,185 00 |
| Premiums thereon | 4,590,096 24 |
| Net amount in force at December 31, 1916 | 440,382,514 00 |
| Premiums thereon | 4,698,770 44 |

# LA NATIONALE COMPAGNIE ANONYME D'ASSURANCES CONTRE L'INCENDIE ET LES EXPLOSIONS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—LE BARON DAVILLIER.

Manager—M. F. MULSANT..

Principal Office—Paris, France.

Chief Agent in Canada—J. E. CLEMENT.

Head Office in Canada—Montreal.

(Established 1820. Dominion license issued February 13, 1914).

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized and subscribed | $ 2,000,000 00 |
| Amount paid in cash | 500,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dom. of Canada War Loan, 1925, 5 p.c. | $ 25,000 00 | $ 24,750 00 | |
| " " bonds, 1935, 5 p.c. | 25,000 00 | 25,000 00 | |
| 476,666.66 Francs (French Rentes), 3 p.c. | 91,996 67 | 54,278 04 | |
| City of Toronto, 1945, 3½ p.c. | 24,333 33 | 18,980 00 | |
| Total on deposit with Receiver General | $ 166,330 00 | $ 123,008 04 | |
| Carried out at market value | | | $ 123,008 04 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash at head office | 21 29 |
| Cash in Bank of Montreal, Montreal | 23,740 37 |
| Interest accrued | 1,050 83 |
| Agents' balances and premiums uncollected | 19,616 04 |
| Total assets in Canada | $ 167,436 57 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Total net amount of unadjusted claims | $ 16,247 00 |
| Reserve of uncarned premiums, $114,030.68; carried out at 80 per cent | 91,224 54 |
| Taxes due and accrued | 2,856 46 |
| Auditors' fees | 225 00 |
| Total liabilities in Canada | $ 110,553 00 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 198,114 64 | |
| Deduct reinsurances, $26,441.91; return premiums, $19,580.11 | 46,022 02 | |
| Net cash received for premiums | | $ 152,092 62 |
| Interest on investments | | 2,914 65 |
| Total income in Canada | | $ 155,007 27 |

## La Nationale—*Concluded.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 6,482 63 | |
| Deduct reinsurances | 11 26 | |
| Net amount paid for said claims | $ 6,471 37 | |
| Amount paid for claims occurring during the year | $ 91,057 04 | |
| Deduct: savings and salvage, $24.08; reinsurances, $10,897.87 | 10,921 95 | |
| Net amount paid for said claims | $ 80,135 09 | |
| Total net amount paid for claims | | $ 86,606 46 |
| Commission or brokerage | | 31,776 82 |
| Salaries, head office officials, $10,538.99; auditors' fees, $150 | | 10,688 99 |
| Taxes | | 7,120 01 |
| Miscellaneous expenditure, viz.: Advertising, $1,251.54; maps and plans, $49.15; postage, telegrams, telephones and express, $404.31; printing and stationery, $878.59; rents, $1,438.89; underwriters' boards, tariff associations, etc., $231.78; agents' charges, $408.49; office charges, exchange, etc., $1,113.56; inspections and surveys, $1,227.08; tabulating system, $301.83 | | 7,305 22 |
| Total expenditure in Canada | | $ 143,497 50 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | $ 16,104,821 | $ 203,922 00 |
| Policies taken during the year—new | 17,431,064 | 210,652 98 |
| Total | $ 33,535,885 | $ 414,574 98 |
| Deduct terminated | 12,561,113 | 155,917 73 |
| Gross in force at end of year | $ 20,974,772 | $ 258,657 25 |
| Deduct reinsured | 2,565,100 | 32,487 56 |
| Gross and net in force at December 31, 1916 | $ 18,409,672 | $ 226,169 69 |

(*For General Business Statement, see Appendix.*)

# NIAGARA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—O. E. LANE.

Secretary—CHAS. A. LUNG.

Principal Office—New York, N.Y.

Chief Agent in Canada—W. E. FINDLAY.

Head Office in Canada—Montreal.

(Incorporated July, 1850. Dominion License issued July 19, 1912.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian policyholders.*

Bonds and debs., on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| *Government—* | | | |
| Prov. of Alberta, 1924, 4½ p.c. | $ 50,000 00 | $ 47,500 00 | |
| New York State, 1961-1962, 4 p.c. | 100,000 00 | 106,000 00 | |
| *School—* | | | |
| Winnipeg, 1943, 4 p.c. | 10,000 00 | 8,300 00 | |
| *Miscellaneous—* | | | |
| Can. Perm. Mort. Corp., 1920, 4½ p.c. | 30,000 00 | 30,000 00 | |
| Total on deposit with Receiver General | $ 190,000 00 | $ 191,800 00 | |
| Carried out at market value | | | $ 191,800 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Royal Bank of Canada, Montreal | 12,453 07 |
| Agents' balances and premiums uncollected, Fire, $25,852.70; Automobile (including Fire Risk), $369.32 | 26,222 02 |
| Interest accrued | 3,031 23 |
| Total assets in Canada | $ 233,506 32 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Total net amount of fire claims, unadjusted | $ 12,249 06 |
| Reserve of unearned premiums: fire, $93,458.32; other, $1,803.93; total, $95,267.25; carried out at 80 per cent. | 76,213 80 |
| Taxes due and accrued | 3,500 00 |
| Total liabilities in Canada | $ 91,962 86 |

## NIAGARA FIRE—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | |
|---|---|---|
| | Fire. | Automobile (including Fire Risk). |
| | $ cts. | $ cts. |
| Gross cash received | 201,563 07 | 3,738 63 |
| Less reinsurance | 26,768 43 | |
| Less return premiums | 36,835 27 | 741 71 |
| Total deduction | 63,603 70 | |
| Net cash received | 137,959 37 | 2,996 92 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 140,956 29 |
| Cash received for interest on investments | 8,075 00 |
| Total income in Canada | $ 149,081 29 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Automobile (including fire risk). | Tornado. |
| | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 16,565 82 | 1,084 30 | |
| Paid for claims occurring during the year | 93,619 83 | 1,357 46 | 60 00 |
| Less savings and salvage | 22 29 | | |
| Less reinsurance | 9,387 45 | | |
| Total deduction | 9,409 74 | | |
| Net payment for said claims | 84,210 09 | | |
| Total net payment for claims | 100,775 91 | 2,441 76 | 60 00 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 103,277 67 |
| Commission and brokerage: Fire, $30,569.94; Other, $867.63 | 31,437 57 |
| Taxes: Fire, $5,742.32; Other, $12.52 | 5,754 84 |
| Salaries and fees; Fire | 2,577 38 |
| Miscellaneous expenditure, Fire, viz.: Advertising, $22.10; inspections and surveys, $30.75; maps and plans, $1,159.50; postage, telegrams, telephones and express, $354.23; printing and stationery, $459.49; rents, $79.05; underwriters' boards, associations, etc., $1,755.20; office expenses, $1,016.73; travelling expenses, $1,216.23; loss expenses, $2,279.82 | 8,373 10 |
| Miscellaneous expenditure, Other, viz.: Postage, telegrams, telephones and express, $4.30; loss expenses, $204.01 | 208 31 |
| Total expenditure in Canada | $ 151,628 87 |

## NIAGARA FIRE—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | Automobile (including Fire Risk.) | | Tornado. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915.. | 16,175,913 | 208,918 71 | 156,460 | 3,974 03 | 31,800 | 143 76 |
| Taken in 1916, new and renewed | 17,558,707 | 202,017 70 | 206,825 | 3,981 95 | | |
| Totals | 33,734,620 | 410,936 41 | 363,285 | 7,955 98 | | |
| Less ceased | 16,101,765 | 197,906 87 | 184,450 | 4,304 80 | 23,860 | 124 76 |
| Gross in force at end of 1916 | 17,632,855 | 213,029 54 | 178,835 | 3,651 18 | 7,940 | 19 00 |
| Less reinsured | 2,619,827 | 30,617 68 | 3,000 | 45 00 | | |
| Net in force at end of 1916.. | 15,013,028 | 182,411 86 | 175,835 | 3,606 18 | 7,940 | 19 00 |

Summary of net in force at end of 1916: Amount $15,196,803; Premiums, $186,037.04.

### GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

#### LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate | $ 409,000 00 |
| Book value of bonds and stocks | 6,408,877 02 |
| Cash on hand, in banks and trust companies | 598,963 49 |
| Agents' balances | 818,394 81 |
| Total ledger assets | $ 8,235,235 32 |

#### NON-LEDGER ASSETS.

| | |
|---|---|
| Market value of bonds and stocks over book value | 117,244 98 |
| Interest due and accrued | 63,010 83 |
| Claims and expenses recoverable | 34,921 38 |
| Gross assets | $ 8,450,412 51 |
| Deduct assets not admitted | 74,999 54 |
| Total admitted assets | $ 8,375,412 97 |

#### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 420,230 91 |
| Total amount of unearned premiums | 3,734,858 17 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued | 27,500 00 |
| Taxes due and accrued (estimated) | 90,000 00 |
| Contingent commissions or other charges due or accrued | 46,000 00 |
| Income tax reserved | 1,045 58 |
| Citizens' contingent liability | 1,500 00 |
| Reserve for all other contingencies | 22,500 00 |
| Total liabilities, except capital stock | $ 4,343,634 66 |
| Capital stock paid up in cash | 1,000,000 00 |
| Surplus over liabilities and paid up capital stock | 3,031,778 31 |
| Total liabilities | $ 8,375,412 97 |

## NIAGARA FIRE—*Concluded.*

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 4,076,070 54 |
| Received for interest and dividends | 329,535 56 |
| Agents' balances previously charged off | 1,807 26 |
| Gross profit on sale or maturity of stocks | 13,173 86 |
| All other income | 583 33 |
| Total income | $ 4,421,170 55 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 1,902,196 57 |
| Expenses of adjustment and settlement of claims | 51,325 34 |
| Dividends paid stockholders | 250,000 00 |
| Commission or brokerage | 825,194 69 |
| Salaries, $81,529.67; and expenses, $41,537.66 of special and general agents | 123,067 33 |
| Salaries, fees and other charges of officers, directors, trustees and home office employees | 272,511 93 |
| Rents | 50,800 59 |
| Underwriters' boards and tariff associations | 46,895 92 |
| Fire Department, fire patrol and salvage corps assessments, fees, taxes and expenses | 10,498 27 |
| Inspections and surveys | 22,212 69 |
| State taxes on premiums, Insurance Department fees and licenses | 108,375 44 |
| All other licenses, fees and taxes | 34,524 76 |
| Agents' balances charged off | 3,356 41 |
| Amount paid from income tax reserved | 35 00 |
| Gross loss on sale or maturity of stocks | 31,861 10 |
| All other disbursements | 114,785 01 |
| Total disbursements | $ 3,847,641 05 |

### RISKS AND PREMIUMS.

| | Fire. | Marine and Inland. |
|---|---|---|
| Amount of policies written or renewed during the year | $588,154,782 00 | $16,989,908 00 |
| Premiums thereon | 5,843,613 97 | 269,976 38 |
| Amount of policies terminated | 510,799,155 00 | 14,415,098 00 |
| Premiums thereon | 5,385,173 30 | 201,362 63 |
| Net amount in force at end of year | 742,706,923 00 | 7,848,741 00 |
| Premiums thereon | 7,152,830 40 | 175,321 67 |

# NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—CHAS. J. CATER SCOTT.

Manager—OWEN D. JONES.

Principal Office—Edinburgh, Scotland.

Manager in Canada—RANDALL DAVIDSON.

Head Office in Canada—Montreal.

(Established 1809. Commenced business in Canada 1862.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $29,200,000 00 |
| Amount subscribed | 21,900,000 00 |
| Amount paid in cash | 11,862,500 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*) | | $ 894,712 80 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Real estate held by the company, viz.:— | | |
| Five-story building, situated N.W. corner St. François Xavier and Hospital Streets, Montreal, occupied by the company and tenants as offices | $ 155,000 00 | |
| Four-story building, 26 Wellington Street E., Toronto, occupied by the company and tenants as offices | 34,000 00 | |
| Total real estate, market value | | 189,000 00 |
| Market value of bonds and debentures held by the company (*For details, see Schedule B.*) | | 157,500 70 |
| Cash in banks, viz.:— | | |
| Bank of Montreal, Montreal | $ 79,400 45 | |
| Bank of Montreal, Winnipeg (Branch account) | 8,373 99 | |
| Bank of Montreal, Winnipeg (Current account) | 15,915 61 | |
| Total cash in banks | | 103,690 05 |
| Interest accrued | | 15,195 65 |
| Rents due, $278.17; accrued, $1,079.16 | | 1,357 33 |
| Agents' balances and premiums uncollected ($2,753.18 was on business prior to Oct. 1, 1916) | | 130,400 06 |
| Office furniture and plans in Montreal and branch offices | | 15,000 00 |
| Total assets in Canada | | $ 1,506,856 59 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, adjusted and unpaid | $ 51,878 72 | |
| Net amount of claims, resisted, in suit ($18,575 accrued in previous years) | 25,500 00 | |
| Total net amount of unsettled claims | | $ 77,378 72 |
| Reserve of unearned premiums, $736,261.65; carried out at 80 per cent | | 589,009 32 |
| Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses | | 4,872 31 |
| Reinsurance premiums due | | 4,217 13 |
| Taxes due and accrued | | 29,677 00 |
| Total liabilities in Canada | | $ 705,154 48 |

## North British and Mercantile—*Continued.*

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $1,087,891 27 | |
| Deduct reinsurances, $34,699.74; return premiums, $133,165.55 | 167,865 29 | |
| Net cash received for premiums | | $ 920,025 92 |
| Received for interest on investments | | 42,368 01 |
| Rents | | 6,912 47 |
| Interest on bank deposit | | 3,085 58 |
| Total income in Canada | | $ 972,391 98 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 15,429 96 | |
| Deduct reinsurances | 6 67 | |
| Net amount paid for said claims | $ 15,423 29 | |
| Amount paid for claims occurring during the year | $ 489,486 39 | |
| Deduct savings and salvage, $582.45; reinsurances, $6,657.53 | 7,239 98 | |
| Net amount paid for said claims | $ 482,246 41 | |
| Total net amount paid for claims | | $ 497,669 70 |
| Commission or brokerage | | 164,572 67 |
| Salaries: head office officials, $40,198.38; general and special agents, $1,910; directors' fees, $1,460; auditors' fees, $584.93; travelling expenses, officials, $5,051.53; agents, $52; retiring allowances, $4,258 33 | | 53,515 17 |
| Taxes | | 29,909 59 |
| Miscellaneous expenditure, viz.: Advertising, $1,347.72; furniture and fixtures, $662.18; underwriters' associations, $9,487.50; inspections and surveys, $5,216.63; insurance superintendence, $642.38; postage, express, telephones and telegrams, $5,213.90; maps and plans, $1,752.03, sundry, $2,172.49; rents, $7,854.40; legal fees, $183.63; investment expenses, $433; printing and stationery, $7,864 46, office supplies, $336.31; total, $43,166.63;—less proportion of expenses chargeable to Life branch, $750 | | 42,416 63 |
| Total expenditure in Canada | | $ 788,083 76 |

### RISKS AND PREMIUMS IN CANADA.

| | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross policies in force at date of last statement | 53,669 | $ 132,821,124 | $ 1,490,992 03 |
| Taken during the year, new and renewed | 31,891 | 117,038,418 | 1,095,833 94 |
| Total | 85,550 | $ 249,859,542 | $ 2,586,825 97 |
| Deduct terminated | 31,061 | 95,056,232 | 1,064,195 84 |
| Gross in force at end of year | 54,489 | $ 154,803,310 | $ 1,522,630 13 |
| Deduct reinsured | | 6,311,110 | 46,658 80 |
| Net in force at December 31, 1916 | 54,489 | $ 148,492,200 | $ 1,475,971 33 |

### Schedule A.

Bonds and debentures owned by the Company, viz.:—

*On deposit with Receiver General.*

| *Cities*— | Par value. | Market value. |
|---|---|---|
| Belleville, 1934, 4½ p.c. | $ 50,000 00 | $ 45,500 00 |
| Brantford, 1934, 4 p.c. | 50,000 00 | 43,500 00 |
| Calgary, 1924, 5 p.c. | 24,000 00 | 23,040 00 |
| Halifax, 1918, 4½ p.c. | 44,000 00 | 43,560 00 |
| London, 1921, 4 p.c. | 25,000 00 | 24,000 00 |
| London, 1931, 4½ p.c. | 9,000 00 | 8,460 00 |
| London, 1932, 4½ p.c. | 10,000 00 | 9,400 00 |
| London, 1933, 4½ p.c. | 6,000 00 | 5,640 00 |
| Medicine Hat, 1931, 5 p.c. | 25,000 00 | 22,750 00 |
| Nelson, B.C., 1921, 5 p.c. | 25,000 00 | 23,750 00 |
| Three Rivers, 1931, 4 p.c. | 43,000 00 | 36,550 00 |
| Victoria, B.C., 1917, 5 p.c. | 126,000 00 | 126,000 00 |
| Westmount, 1932, 4 p.c. | 100,000 00 | 89,000 00 |

## North British and Mercantile—*Concluded.*

### Schedule A—*Concluded.*

Bonds and debentures owned by the Company, viz.:—*Concluded.*

*On deposit with the Receiver General.*

| | Par value. | Market value. |
|---|---|---|
| *Towns—* | | |
| Goderich, 1917, 5 p.c. | $ 54,000 00 | $ 54,000 00 |
| Longueuil, 1934, 4½ p.c. | 25,000 00 | 21,500 00 |
| Salaberry de Valleyfield, 1925, 4 p.c. | 33,000 00 | 29,370 00 |
| Welland, 1918, 5 p.c. | 32,000 00 | 32,000 00 |
| *District—* | | |
| South Vancouver, 1959, 5 p.c. | 25,000 00 | 21,250 00 |
| *Township—* | | |
| Richmond, B.C., 1941, 5 p.c. | 40,000 00 | 34,800 00 |
| *Schools—* | | |
| Montreal, R.C., 1918, 4 p.c. | 55,000 00 | 53,900 00 |
| Montreal, Prot., 1923, 4 p.c. | 18,000 00 | 16,920 00 |
| " 1924, 4 p.c. | 40,000 00 | 37,200 00 |
| Saskatoon, Prot., 1925, 5 p.c. | 4,000 00 | 3,760 00 |
| " 1926, 5 p.c. | 7,000 00 | 6,580 00 |
| " 1927, 5 p.c. | 7,000 00 | 6,510 00 |
| " 1928, 5 p.c. | 7,000 00 | 6,510 00 |
| *Railway—* | | |
| G.T. P.Ry. 1st Mtge. (g'teed by Dominion of Canada), 1962, 3 p.c. | 28,226 67 | 17,782 80 |
| *Miscellaneous—* | | |
| Montreal Harbour, 1917, 4 p.c. | 52,000 00 | 51,480 00 |
| Total on deposit with Receiver General | $ 964,226 67 | $ 894,712 80 |

### Schedule B.

*Held by the Company.*

| | | |
|---|---|---|
| Dominion of Canada War Loan, 1931, 5 p.c. | $ 102,500 00 | $ 101,475 00 |
| *Cities—* | | |
| Edmonton, 1917 to 1927, 4½ p.c. | 19,015 40 | 17,874 48 |
| Halifax Permanent stock, 5 p.c. | 15,000 00 | 15,000 00 |
| *Towns—* | | |
| Acton, 1917, 4½ p.c. | 1,000 00 | 1,000 00 |
| Acton, 1922, 4½ p.c. | 16,000 00 | 15,360 00 |
| *Village—* | | |
| Kingsville, 1917 to 1923, 5 p.c. | 7,001 26 | 6,791 22 |
| Total held by the Company | $160,516 66 | $ 157,500 70 |
| Total par and market values | $1,124,743 33 | $1,052,213 50 |

(*For General Business Statement, see Appendix.*)

# THE NORTH EMPIRE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—J. A. THOMPSON.

Vice-Presidents—M. LONG AND W. M. FISHER.

Secretary—W. F. IRELAND.

Principal Office—Winnipeg, Man.

Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7–8 Edward VII, chap. 136; amended in 1913 by 3–4 George V, Chap. 161. Dominion license issued August 12, 1909.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 2,000,000 00 |
| Amount subscribed | 687,900 00 |
| Amount paid thereon in cash | 207,782 70 |

(*For List of Shareholders, see Appendix.*)

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ | 7,402 00 |
| Amount secured by way of loans on real estate, first liens | | 145,657 48 |
| " " " second liens (partially secured by 1st mortgage) | | 10,313 95 |
| Book value of bonds and debs. (*For details, see Schedule A*) | | 82,805 78 |
| Cash at head office | | 8,066 48 |
| Cash in Imperial Bank of Canada, Winnipeg | | 20,685 96 |
| Underwriters' deposit | | 100 00 |
| Total ledger assets | $ | 275,031 65 |
| Deduct market value of bonds and debentures under book value | | 9,621 37 |
| | $ | 265,410 28 |

## OTHER ASSETS.

| | | |
|---|---|---|
| Interest due, $3,067.41; accrued, $2,561.89 | | 5,629 30 |
| Agents' balances and premiums uncollected ($3,509.18 on business prior to Oct. 1, 1916) | | 31,177 90 |
| Plans, $4,752.29; furniture and fixtures, $1,306.30 | | 6,058 59 |
| Reinsurance premiums due | | 18,472 97 |
| Total assets | $ | 326,749 04 |
| Deduct assets not admitted | | 12,500 00 |
| Net admitted assets | $ | 314,249 04 |

## LIABILITIES.

| | | |
|---|---|---|
| Net amount of claims, adjusted and unpaid | $ 3,124 24 | |
| Net amount of claims, unadjusted | 18,413 14 | |
| Total net amount of unsettled claims | $ | 21,537 38 |
| Reserve of unearned premiums, $75,408.13; carried out at 80 per cent | | 60,326 50 |
| Reinsurance accounts disallowed | | 31,626 25 |
| Taxes due and accrued | | 2,000 00 |
| Dividends declared and due, but unpaid | | 92 25 |
| Reinsurance premiums | | 10,651 67 |
| Deposit of reinsuring Company | | 27,225 44 |
| Suspense account | | 20 00 |
| Total liabilities (not including capital stock) | $ | 153,479 49 |
| Excess of assets over liabilities | $ | 160,769 55 |
| Capital stock paid in cash | | 207,782 70 |

## THE NORTH EMPIRE—*Continued.*

### INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 198,770 47 | |
| Deduct reinsurances, $72,444.11; return premiums, $45,890.32 | 118,334 43 | |
| Total net cash received for premiums | | $ 80,436 04 |
| Received for interest on investments | | 20,873 70 |
| Total | | $ 101,309 74 |
| Received for calls on capital | | 4,623 40 |
| Total income | | $ 105,933 14 |

### EXPENDITURE.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 24,200 10 | |
| Deduct reinsurances | 8,170 50 | |
| Net amount paid for said claims | $ 16,029 60 | |
| Amount paid for claims occurring during the year | $ 105,476 46 | |
| Deduct savings and salvage, $125; reinsurances, $18,078.42 | 18,203 42 | |
| Net amount paid for said claims | $ 87,273 04 | |
| Total net amount paid for claims | | $ 103,302 64 |
| Taxes | | 4,273 65 |
| Commission or brokerage | | 12,666 55 |
| Salaries, fees and travelling expenses:—Salaries:—head office, $8,916.60; general and special agents, $2,005; Fees:—directors, $585; auditors, $300; Travelling expenses:—officials, $1,070.35; agents, $1,449.33 | | 14,326 28 |
| Miscellaneous expenditure, viz.:—Advertising, $299.66; investment expenses, $3,622.27; legal expenses, $400.16; maps and plans, $213.65; postage, telegrams, telephones and express, $1,204.23; printing and stationery, $930.22; rents, $1,625.16; underwriters' boards, associations, etc., $1,689.50; sundries, $953 85 | | 10,943 70 |
| Total expenditure | | $ 145,512 82 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31, 1915 | | $ 288,240 79 |
| Amount of cash income as above | | 105,933 14 |
| Total | | $ 394,173 93 |
| Amount of expenditure | $ 145,512 82 | |
| Amounts written off | 874 90 | |
| | | 146,387 72 |
| Balance, net ledger assets, December 31, 1916 ($275,031.65, less $27,245.44, ledger liabilities) | | $ 247,786 21 |

### STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums paid to unlicensed companies | $ 71,949 73 |
| Amount of commission thereon | 18,150 31 |
| Amount of losses recovered from said companies | 26,248 92 |
| Reserve of unearned premiums, $25,038.53; carried out at 80 per cent | 20,030 82 |
| Amount of losses due and recoverable from such companies | 49,472 54 |
| Amount of reinsurance premiums payable to such companies | 10,651 67 |
| Amount of cash or other securities held for recovery of losses, etc | 27,225 44 |

## The North Empire—*Concluded.*

### SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Amount. | Premiums. |
|---|---|---|
| | $ | $ cts. |
| Gross in force at end of 1915 | 12,035,768 | 193,495 88 |
| Takea in 1916, new and renewed | 12,187,370 | 200,930 01 |
| Totals | 24,223,138 | 394,425 89 |
| Less ceased | 12,252,107 | 192,908 21 |
| Gross in force at end of 1916 | 11,971,031 | 201,517 68 |
| Less reinsured | 3,351,626 | 51,008 06 |
| Net in force at end of 1916 | 8,619,405 | 150,509 62 |

### Schedule A.

Bonds and debentures on deposit with Receiver General:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| Dominion of Can. War Loan, 1925, 5 p.c. | $ 5,000 00 | $ 4,875 00 | $ 4,950 00 |
| *District—* | | | |
| South Vancouver, 1959, 4½ p.c. | 45,000 00 | 45,000 00 | 35,100 00 |
| *Schools—* | | | |
| Berrywater, S.D., 1917-19, 5½ p.c. | 540 00 | 540 00 | 534 60 |
| Brockton, S.D., 1917-19, 7 p.c. | 390 00 | 390 00 | 393 90 |
| Buffalo View, S.D., 1917-19, 5 p.c. | 360 00 | 360 00 | 352 80 |
| Clear Creek, S.D., 1917-19, 6 p.c. | 300 00 | 300 00 | 300 00 |
| Daysville, S.D., 1917-19, 6 p.c. | 300 00 | 300 00 | 300 00 |
| East Kildonan, S.D., 1922, 6 p.c. | 1,000 00 | 1,000 00 | 1,000 00 |
| East Kildonan, S.D., 1923, 6 p.c. | 4,000 00 | 4,000 00 | 4,040 00 |
| East Kildonan, S.D., 1924, 6 p.c. | 5,000 00 | 5,000 00 | 5,050 00 |
| Herzel, S.D., 1917, 6 p.c. | 100 00 | 100 00 | 100 00 |
| Herzel, S.D., 1917, 8 p.c. | 20 00 | 20 00 | 20 00 |
| Kelliher, S.D., 1917-19, 7 p.c. | 510 00 | 510 00 | 515 10 |
| Kingsland, S.D., 1917-19, 5½ p.c. | 600 00 | 600 00 | 594 00 |
| Knapton, S.D., 1917-19, 6 p.c. | 360 00 | 360 00 | 360 00 |
| Lamoyle, S.D., 1917-19, 6 p.c. | 255 00 | 255 00 | 255 00 |
| McConnell, S.D., 1917-19, 5½ p.c. | 360 00 | 360 00 | 356 40 |
| Poplar Hill, S.D., 1917-19, 6 p.c. | 300 00 | 300 00 | 300 00 |
| Prudential, S.D., 1917-19, 6 p.c. | 750 00 | 750 00 | 750 00 |
| Riversdale, S.D., 1917-19, 5½ p.c. | 345 00 | 345 00 | 341 55 |
| Round Valley, S.D., 1917-19, 5½ p.c. | 540 00 | 540 00 | 534 60 |
| Sudom, S.D., 1917-19, 5½ p.c. | 390 00 | 390 00 | 386 10 |
| Sunny View, S.D., 1917-19, 5½ p.c. | 360 00 | 360 00 | 356 40 |
| Warman, S.D., 1917-19, 6 p.c. | 300 00 | 300 00 | 300 00 |
| Total on deposit with Receiver General | $ 67,080 00 | $ 66,955 00 | $ 57,497 35 |
| Other debentures owned by the company, viz.:— | | | |
| *Governments—* | | | |
| Dominion of Canada War Loan, 1925, 5 p.c. | 5,000 00 | 4,875 00 | 4,950 00 |
| Dominion of Canada War Loan, 1931, 5 p.c. | 10,000 00 | 9,722 05 | 9,900 00 |
| *City—* | | | |
| Winnipeg Hospital, 1936, 4 p.c. | 973 33 | 943 73 | 837 06 |
| *Schools—* | | | |
| Berrywater, 1916, 5½ p.c. | 180 00 | 180 00 | 178 20 |
| Sudom, 1915, 5½ p.c. | 130 00 | 130 00 | 128 70 |
| Total par, book and market values | $ 83,233 33 | $ 82,805 78 | $ 73,184 41 |

# THE NORTH WEST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—G. R. CROWE.

Vice-President—D. E. SPRAGUE.

General Manager—T. L. MORRISEY.

Deputy Manager—THOS. BRUCE.

Principal Office—Winnipeg.

(Incorporated by an Act of the Legislature of the Province of Manitoba, 1880, chapter 37, amended in 1885 by chap. 51; in 1888, by chap. 46, and in 1903 by chap. 62. The above Acts were consolidated and amended by chap. 79, Statutes of Manitoba, 1904. Dominion license issued February 6, 1912.)

## CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized | | $ 500,000 00 |
| Amount subscribed | | 250,000 00 |
| Amount paid in cash | | 100,000 00 |

(*For List of Shareholders, see Appendix.*)

## ASSETS.

| | | |
|---|---|---|
| Mortgage loans on real estate, first liens | | $ 143,759 60 |
| Amount of loans as above on which interest has been overdue for one year or more previous to statement | $ 48,809 60 | |

Bonds and debentures owned, viz.:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Government—* | | | |
| Dominion of Canada War Loan, 1925, 5 p.c. | $ 25,000 00 | $ 24,213 80 | $ 24,750 00 |
| *Cities—* | | | |
| *St. Boniface, 1932, 5 p.c. | 16,000 00 | 15,092 80 | 15,040 00 |
| *St. Boniface, 1940, 5 p.c. | 38,815 09 | 41,705 63 | 35,709 88 |
| *Winnipeg, 1930, 4 p.c. | 2,000 00 | 1,800 00 | 1,780 00 |
| Total par, book and market values | $ 81,815 09 | $ 82,812 23 | $ 77,279 88 |

| | | |
|---|---|---|
| Carried out at book value | | 82,812 23 |
| Cash at head office | | 589 53 |
| Cash at Eastern Branch | | 13 59 |
| Cash in banks, viz.:— | | |
| Royal Bank of Canada (current account) | $ 3,154 70 | |
| Royal Bank of Canada (savings account) | 49,108 16 | |
| Total cash in banks | | 52,262 86 |
| Sinking fund, St. Boniface debs | | 86 47 |
| Total ledger assets | | $ 279,524 28 |
| Deduct market value of bonds and debentures under book value | | 5,532 35 |
| | | $ 273,991 93 |

## OTHER ASSETS.

| | |
|---|---|
| Interest due, $5,480.39 accrued, $3,726 16 | 9,206 55 |
| Agents' balances and premiums uncollected ($1,203.36 on business prior to October 1, 1916.) | 8,424 32 |
| Bills receivable | 115 19 |
| Total assets | $ 291,737 99 |

*On deposit with Receiver General.

## THE NORTH WEST FIRE—*Continued.*

### LIABILITIES.

(1) *Liabilities in Canada.*

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ 13,309 25 | |
| " " resisted, in suit (accrued in 1915) | 2,000 00 | |
| Total net amount of unsettled claims | | $ 15,309 25 |
| Reserve of unearned premiums, $100,565.74; carried out at 80 per cent | | 80,452 59 |
| Taxes due and accrued | | 1,327 65 |
| Total liabilities in Canada | | $ 97,089 49 |

(2) *Liabilities in other Countries.*

| | |
|---|---|
| Reserve of unearned premiums, $1,746.63; carried out at 80 per cent | $ 1,397 30 |
| Total liabilities in other countries | $ 1,397 30 |
| Total liabilities in all countries | $ 98,486 79 |
| Excess of assets over liabilities | $ 193,251 20 |
| Capital stock paid in cash | 100,000 00 |
| Surplus over liabilities and capital | $ 93,251 20 |

### INCOME.

| | In Canada. | In other countries. | |
|---|---|---|---|
| Gross cash received for premiums | $ 175,470 32 | $ 5,143 93 | |
| Deduct reinsurances, $31,061.46; return premiums, $19,552.65 | 49,547 54 | 1,066 57 | |
| Net cash received for premiums | $ 125,922 78 | $ 4,077 36 | |
| Net cash received for premiums in all countries | | | $ 130,000 14 |
| Received for interest on investments | | | 14,322 87 |
| Total income | | | $ 144,323 01 |

### EXPENDITURE.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Amount paid for claims occurring in previous years | $ 9,068 77 | | |
| Deduct reinsurances | 1,241 30 | | |
| Net amount paid for said claims | $ 7,827 47 | | |
| Amount paid for said claims occurring during the year | $ 110,423 85 | $ 325 37 | |
| Deduct reinsurances | 24,210 47 | | |
| Net amount paid for said claims | $ 86,213 38 | | |
| Total net amount paid for claims | $ 94,040 85 | $ 325 37 | |
| Total net amount paid for claims in all countries | | | $ 94,366 22 |
| Dividends paid to shareholders at 6 per cent | | | 6,000 00 |
| Commission or brokerage | | | 27,368 22 |
| Salaries: Head Office officials, $7,437.72 directors' fees, $460 auditors' fees, $200; travelling expenses, officials $595.51 | | | 8,693 23 |
| Taxes | | | 4,894 35 |
| Miscellaneous expenditure, viz.: Advertising, $188.60; maps and plans, $340.74; postage, telegrams, telephones and express, $656.39; printing and stationery, $507.09; rents, $1,125.37; legal expenses, $60.65; board fees, $1,516.32; light, exchange and miscellaneous $302.40 | | | 4,697 56 |
| Total expenditure | | | $ 146,019 58 |

### SYNOPSIS OF LEDGER ASSETS.

| | |
|---|---|
| Amount of net ledger assets, December 31, 1915 | $ 281,218 35 |
| Amount of cash income | 144,323 01 |
| Suspense account written on | 2 50 |
| Total | $ 425,543 86 |
| Amount of cash expenditure | 146,019 58 |
| Balance, net ledger assets, December 31, 1916 | $ 279,524 28 |

## The North West Fire—*Continued.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums in unlicensed companies | $ 234 12 |
| Newfoundland | 41 25 |
| Amount of commission thereon | 55 07 |
| Amount of claims recovered from said companies | 496 03 |

## THE NORTH WEST FIRE—*Concluded.*

### SUMMARY OF RISKS AND PREMIUMS.

| Fire Risks. | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | In Canada. | | | In other Countries. | | | Total in all Countries. | | |
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. | No. | Amount. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 12,812 | 18,768,710 | 245,565 19 | 259 | 345,878 | 4,379 85 | 13,071 | 19,114,588 | 249,945 04 |
| Taken in 1916—New | 7,270 | 12,559,209 | 148,802 18 | 120 | 171,433 | 2,021 71 | 7,390 | 12,730,642 | 150,823 89 |
| Renewed | 988 | 1,645,711 | 23,833 73 | 167 | 229,200 | 2,714 67 | 1,155 | 1,874,911 | 26,548 40 |
| Totals | 21,070 | 32,973,630 | 418,201 10 | 546 | 746,511 | 9,116 23 | 21,616 | 33,720,141 | 427,317 33 |
| Less ceased | 8,172 | 14,387,338 | 180,444 15 | 279 | 388,121 | 4,705 48 | 8,451 | 14,775,459 | 185,149 63 |
| Gross in force at end of 1916 | 12,898 | 18,586,292 | 237,756 95 | 267 | 358,390 | 4,410 75 | 13,165 | 18,944,682 | 242,167 70 |
| Less reinsured | ..... | 2,964,036 | 39,851 07 | ..... | 74,630 | 917 46 | ..... | 3,038,666 | 40,768 53 |
| Net in force at end of 1916 | 12,898 | 15,622,256 | 197,905 88 | 267 | 283,760 | 3,493 29 | 13,165 | 15,906,016 | 201,399 17 |

# THE NORTHERN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—HENRY CHARLES HAMBRO.

General Manager—H. E. WILSON.

Principal Offices—London and Aberdeen.

Manager for Canada—G. E. MOBERLY.

Head Office in Canada—Montreal.

(Established June 2, 1836. Commenced business in Canada, 1867.)

## CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized and subscribed | £ 3,000,000 | $14,600,000 00 |
| Amount paid in cash | 300,000 | 1,460,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*) | | $ 673,113 19 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash on hand: Montreal, $2,850.41, Winnipeg, $1,441.74 | | 4,292 15 |
| Cash in banks, viz.:— | | |
| Bank of Montreal, Montreal | $ 7,834 63 | |
| Bank of British North America, Montreal | 1,257 10 | |
| Union Bank of Canada, Montreal | 5,043 40 | |
| Union Bank of Canada, Winnipeg | 24,445 45 | |
| Bank of British North America, Victoria | 555 82 | |
| Total cash in banks | | 39,136 40 |
| Agents' balances and premiums uncollected ($3,245.67 was on business prior to Oct. 1, 1916) | | 87,666 72 |
| Office furniture, $4,000; and plans $6,000 | | 10,000 00 |
| Total assets in Canada | | $ 814,208 46 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, adjusted and unpaid | $ 18,468 99 | |
| Net amount of claims, unadjusted | 63,660 55 | |
| Total net amount of unsettled claims | | $ 82,129 54 |
| Reserve of unearned premiums, $561,219.72; carried out at 80 per cent | | 448,975 77 |
| Taxes due and accrued | | 19,591 03 |
| Due for miscellaneous expenses | | 1,519 73 |
| Reinsurance premiums, due | | 591 12 |
| Total liabilities in Canada | | $ 552,807 19 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 862,823 39 | |
| Deduct reinsurance, $8,313.18; return premiums, $92,615.10 | 100,928 28 | |
| Net cash received for premiums | | $ 761,895 11 |
| Interest on bank deposits | | 1,031 72 |
| Endorsement fees | | 77 35 |
| Total income in Canada | | $ 763,004 18 |

## THE NORTHERN—*Concluded.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 61,058 06 | |
| Amount paid for claims occurring during the year | $ 528,020 64 | |
| Deduct savings and salvage, $11,320.40; reinsurances, $6,104.77 | 17,425 17 | |
| Net amount paid for said claims | $ 510,595 47 | |
| Total net amount paid for claims | | $ 571,653 53 |
| Commission or brokerage | | 142,409 01 |
| Salaries, $34,532.10; auditors' fees, $600; travelling expenses, $3,788.19 | | 38,920 29 |
| Taxes | | 24,661 04 |
| Miscellaneous expenditure, viz.: Advertising, $1,709.85; cleaning and lighting, $680.52; furniture and fixtures, $1,043.45; inspections and surveys, $4,449.24; legal expenses, $279.94; maps and plans, $1,917.97; exchange, $400.70; postage, telegrams telephones and express, $4,518.08; printing and stationery, $5,354.93; rents, $4,152; underwriters' boards, tariff associations, etc., $8,130.50; newspapers and books, $251.32; sundry, $763.44 | | 33,651 94 |
| Total expenditure in Canada | | $ 811,295 81 |

### RISKS AND PREMIUMS IN CANADA.

| | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross policies in force at date of last statement. | 35,375 | $ 90,708,826 | $ 1,122,205 00 |
| Taken during the year, new and renewed | 28,515 | 72,651,285 | 875,460 95 |
| Total | 63,890 | $163,360,111 | $ 1,997,665 95 |
| Deduct terminated | 20,427 | 70,307,449 | 865,296 75 |
| Gross in force at end of year | 43,463 | $ 93,052,662 | $ 1,132,369 20 |
| Deduct reinsured | ..... | 1,156,714 | 9,513 73 |
| Net in force at December 31, 1916 | 43,463 | $ 91,895,948 | $ 1,122,855 47 |

SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

| *Government*— | Par value. | Market value. |
|---|---|---|
| Canada Stock, 1930/1950, 3½ p.c. | $ 65,213 33 | $ 50,214 26 |
| Canada bonds, 1914/1919, 3½ p.c. | 40,393 34 | 39,585 47 |
| " 1920/1925, 4½ p.c. | 9,733 33 | 9,441 33 |
| British War Loan Scrip, 1925/1945, 4½ p.c. | 24,333 33 | 23,360 00 |
| *Cities*— | | |
| Calgary, 1932, 4½ p.c. | 24,333 33 | 21,413 33 |
| North Vancouver, 1931, 4½ p.c. | 24,333 33 | 20,683 33 |
| Ottawa, 1932, 4½ p.c. | 24,333 33 | 23,116 66 |
| Ottawa, 1943, 4½ p.c. | 24,333 34 | 22,630 01 |
| Port Arthur, 1928, 5 p.c. | 7,000 00 | 6,650 00 |
| Port Arthur, 1929, 5 p.c. | 2,000 00 | 1,900 00 |
| Port Arthur, 1937, 5 p.c. | 25,000 00 | 23,250 00 |
| Port Arthur, 1938, 5 p.c. | 1,000 00 | 930 00 |
| Quebec, 1963, 4½ p.c. | 48,666 67 | 43,800 00 |
| Toronto, 1929, 3½ p.c. | 146,000 00 | 127,020 00 |
| Toronto, 1919, 5 p.c. | 34,553 33 | 34,898 87 |
| Vancouver, 1923, 4½ p.c. | 48,666 67 | 45,746 60 |
| Vancouver, 1927, 6 p.c. | 24,333 33 | 25,063 33 |
| Winnipeg, 1941, 3½ p.c. | 30,000 00 | 23,100 00 |
| Winnipeg, 1925, 4 p.c. | 25,000 00 | 23,000 00 |
| *Railway*— | | |
| Grand Trunk Pacific Railway 1st mortgage (guaranteed by Dominion of Canada), 1962, 3 p.c. | 170,333 33 | 107,310 00 |
| Total on deposit with Receiver General | $ 799,559 99 | $ 673,113 19 |

(*For General Business Statement, see Appendix.*)

# NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—ALFRED F. JAMES.

Secretary—LUBIN M. STUART.

Principal Office—Milwaukee, Wis.

Chief Agent in Canada—A. D. STURROCH.

Head Office in Canada—Regina, Sask.

(Incorporated February 20, 1869. Dominion license issued May 22, 1912, limited to Provinces of Ontario, Manitoba, Alberta, Saskatchewan and British Columbia; extended on April 10, 1913, to include whole Dominion.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| *Cities*— | | | |
| Toronto, 1948, 4 p.c. | $ 99,280 00 | $ 84,388 00 | |
| Victoria, 1936, 4 p.c. | 54,506 67 | 44,695 47 | |
| *Schools*— | | | |
| Calgary, P., 1950, 4½ p.c. | 17,000 00 | 13,940 00 | |
| Calgary, P., 1951, 4½ p.c. | 16,000 00 | 13,120 00 | |
| Calgary, P., 1952, 4½ p.c. | 2,000 00 | 1,640 00 | |
| Total on deposit with Receiver General | $ 188,786 67 | $ 157,783 47 | |
| Carried out at market value | | | $ 157,783 47 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office | | 10 00 |
| Cash in banks, viz.:— | | |
| Bank of Toronto, Toronto | $ 5,494 72 | |
| Bank of Nova Scotia, Regina | 8,211 08 | |
| Total cash in banks | | 13,705 80 |
| Interest accrued | | 2,412 42 |
| Agents balances and premiums uncollected, viz.:— | | |
| Fire ($32,564.45 on business prior to Oct. 1, 1916) | $ 44,490 71 | |
| Hail (on business prior to Oct. 1, 1916) | −4,110 61 | |
| Total | | 40,380 10 |
| Office furniture and plans | | 1,000 00 |
| Total assets in Canada | | $ 215,291 79 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 1,739 25 | |
| Net amount of fire claims, unadjusted | 24,280 00 | |
| Total net amount of unsettled claims | | $ 26,019 25 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 111,398 08 | |
| Tornado | 741 64 | |
| Total, $112,139.72; carried out at 80 per cent | | 89,711 77 |
| Taxes due and accrued (estimated) | | 2,000 00 |
| Salaries, rent, etc., due and accrued | | 2,000 00 |
| Total liabilities in Canada | | $ 119,731 02 |

## NORTHWESTERN NATIONAL—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Hail. | Tornado. |
| | $ cts. | $ cts. | $ cts. |
| Gross cash received | 150,493 75 | 184,045 36 | 659 55 |
| Less reinsurance | 86 41 | 1,779 43 | |
| Less return premiums | 20,972 43 | 12,958 53 | 10 85 |
| Total deduction | 21,058 84 | 14,737 96 | |
| Net cash received | 129,434 91 | 169,307 40 | 648 70 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 299,391 01 |
| Cash received for interest on investments | | 7,726 46 |
| Income received from all other sources in Canada | | 183 82 |
| Total income in Canada | $ | 307,301 29 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Hail. | Tornado. |
| | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 1,297 67 | | |
| Less savings and salvage | 45 00 | | |
| Less reinsurance | 348 20 | | |
| Total deduction | 393 20 | | |
| Net payment for said claims | 904 47 | 124 75 | |
| Paid for claims occurring during the year | 58,910 36 | 175,028 21 | 39 50 |
| Less savings and salvage | 262 96 | 407 96 | |
| Less reinsurance | 147 79 | 2,202 04 | |
| Total deduction | 410 75 | 2,610 00 | |
| Net payment for said claims | 58,499 61 | 172,418 21 | |
| Total net payment for claims | 59,404 08 | 172,542 96 | 39 50 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 231,986 54 |
| Commission and brokerage, Fire, $29,712.31; Other, $38,926.70 | | 68,639 01 |
| Taxes, Fire | | 10,094 05 |
| Salaries, fees and travelling expenses, Fire:—Salaries: general and special agents, $9,466.44; travelling expenses, agents, $1,088.31 | | 10,554 75 |
| Miscellaneous expenditure, Fire, viz.:—Furniture and fixtures, $576.87; maps and plans, $1,233.32; postage, telegrams, telephones and express, $1,060.17; printing and stationery, $374.81; rents, $480; underwriters' boards, associations, etc., $70.90; miscellaneous agency expenses, $12,220.54 | | 16,216 61 |
| Miscellaneous expenditure, Other, viz :—Adjusting hail losses and miscellaneous expenses. | | 1,688 76 |
| Total expenditure in Canada | $ | 339,179 72 |

## NORTHWESTERN NATIONAL—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | Hail. | | Tornado. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915. | 18,154,656 | 210,839 68 | | | 762,760 | 3,867 23 |
| Taken in 1916—new and renewed | 14,541,757 | 172,071 80 | 2,554,628 | 176,770 48 | 120,150 | 659 55 |
| Totals | 32,696,413 | 382,911 48 | | | 882,910 | 4,526 78 |
| Less ceased | 13,976,486 | 163,704 02 | 2,554,628 | 176,770 48 | 623,760 | 3,155 43 |
| Gross in force at end of 1916 | 18,719,927 | 219,207 46 | | | 259,150 | 1,371 35 |
| Less reinsured | 52,668 | 274 78 | | | | |
| Net in force at end of 1916. | 18,667,259 | 218,932 68 | | | 259,150 | 1,371 35 |

Summary of net in force at end of 1916: Amount, $18,926,409; Premiums, $220,304.03.

### GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

#### LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | | $ 218,000 00 |
| Mortgage loans on real estate, first liens | | 1,623,409 60 |
| Book value of bonds | | 5,440,919 36 |
| Cash on hand, in trust companies and in banks | | 239,754 50 |
| Agents' balances and bills receivable | | 492,586 67 |
| Total ledger assets | | $ 8,014,670 13 |

#### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued | | 63,404 78 |
| Reinsurance recoverable on losses paid | | 3,123 93 |
| Gross assets | | $ 8,081,198 84 |
| Deduct assets not admitted | | 473,892 99 |
| Total admitted assets | | $ 7,607,305 85 |

#### LIABILITIES

| | | |
|---|---|---|
| Net amount of unpaid claims | | $ 280,094 76 |
| Total amount of unearned premiums | | 3,443,954 05 |
| Conflagration reserve | | 600,000 00 |
| Dividends declared and unpaid to stockholders | | 75,000 00 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | | 3,290 34 |
| Taxes due or accrued (estimated) | | 115,000 00 |
| Commissions, brokerage and other charges due or accrued | | 28,392 47 |
| Total liabilities except capital stock | | $ 4,545,731 62 |
| Capital stock paid up in cash | | 1,000,000 00 |
| Surplus over all liabilities | | 2,061,574 23 |
| Total liabilities | | $ 7,607,305 85 |

## NORTHWESTERN NATIONAL—*Concluded.*

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 3,241,732 32 |
| Interest and dividends | 293,084 85 |
| Rents | 11,000 00 |
| Agents' balances previously charged off | 61 65 |
| Total income | $ 3,545,878 82 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 1,506,287 58 |
| Expenses of adjustment and settlement of claims | 46,507 29 |
| Paid stockholders for interest and dividends | 150,000 00 |
| Commissions or brokerage | 753,819 03 |
| Allowances to local agencies for miscellaneous agency expenses | 5,466 21 |
| Salaries, $99,547.52; and expenses, $197,472.85; of special and general agents | 297,020 37 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 109,917 39 |
| Rents | 11,000 00 |
| Underwriters' boards and tariff associations | 20,291 02 |
| Fire department, fire patrol and salvage assessments, fees, taxes and expenses | 18,962 90 |
| Inspections and surveys | 310 00 |
| Taxes on real estate | 4,658 45 |
| State taxes on premiums; Insurance Department licenses and fees | 83,361 16 |
| All other licenses, fees and taxes | 13,501 57 |
| Agents' balances charged off | 381 02 |
| Gross loss on sale or maturity of bonds | 22,619 38 |
| All other disbursements | 89,456 55 |
| Total disbursements | $ 3,133,559 92 |

### RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of fire risks written or renewed during the year | $ 358,748,856 00 |
| Premiums thereon | 3,961,961 37 |
| Amount of risks terminated during the year | 355,433,794 00 |
| Premiums thereon | 3,710,252 15 |
| Net amount in force at December 31, 1916 | 769,757,915 00 |
| Premiums thereon | 6,669,215 21 |

# THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—Major F. ASTLEY CUBITT.

General Manager and Secretary—JOHN LARGE.

Principal Office—Norwich, Eng.

Chief Agent in Canada—JOHN B. LAIDLAW.

Head Office in Canada—Toronto, Ont.

(Organized and commenced business 1797. Commenced business in Canada, April, 1880).

## CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized and subscribed | £ 1,100,000 | $5,353,333 33 |
| Amount of capital paid thereon in cash | 132,000 | 642,400 00 |
| Debenture Stock (Norwich and London) | 580,000 | 2,822,666 66 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*) | | $ 773,176 26 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Value of real estate held by the company, 12-14 Wellington St., E., Toronto | | 80,000 00 |
| Cash on hand | | 16,340 81 |
| Cash in banks, viz.:— | | |
| Molsons Bank, Toronto (current account): fire, $10,226.54; other, $10,304.70 | $ 20,531 24 | |
| Molsons Bank, Toronto (special account) | 76,118 92 | |
| Molsons Bank, Montreal (current account) | 750 00 | |
| Molsons Bank, Montreal (special account) | 7,374 30 | |
| Imperial Bank, Toronto (special account) | 42,194 37 | |
| Imperial Bank, Toronto (current account) | 10,306 57 | |
| Total cash in banks | | 157,275 40 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire. ($ 9,268.72 on business prior to Oct. 1, 1916) | $ 79,966 68 | |
| Accident ($ 1,131.53 " " 1, 1916) | 3,189 43 | |
| Automobile (including Fire Risk) ($ 100.80 " " 1, 1916) | 1,237 24 | |
| Automobile (excluding Fire Risk) ($ 548.08 " " 1, 1916) | 1,259 87 | |
| Employers' Liability ($ 3,239.89 " " 1, 1916) | 5,575 25 | |
| Plate Glass ($ 185.63 " " 1, 1916) | 1,978 80 | |
| Sickness ($ 670.62 " " 1, 1916) | 2,081 30 | |
| Total | | 95,288 57 |
| Office furniture and plans | | 5,000 00 |
| Glass Underwriters' Association of Canada deposit | | 100 00 |
| Manitoba Workmen's Compensation Act deposit | | 5,000 00 |
| Due from reinsuring companies (Accident claims) | | 9 00 |
| Total assets in Canada | | $ 1,132,190 04 |

## The Norwich Union Fire—*Continued.*

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted ($2,016.41 accrued in previous years) | $ 96,166 57 | |
| Net amount of accident claims, unadjusted | 587 50 | |
| Net amount of automobile (including fire risk) claims, unadjusted | 950 50 | |
| Net amount of automobile, (excluding fire risk) claims, unadjusted | 160 00 | |
| Net amount of employers' liability claims, unadjusted ($1,510 accrued in previous years) | 3,725 50 | |
| Net amount of plate glass claims, unadjusted | 119 51 | |
| Net amount of sickness claims, unadjusted | 1,045 00 | |
| Total net amount of unsettled claims | | $ 102,754 58 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 582,091 96 | |
| Accident | 9,425 96 | |
| Automobile (including Fire risk) | 9,216 57 | |
| Automobile (excluding Fire risk) | 7,717 00 | |
| Employers' liability | 9,293 91 | |
| Plate Glass | 5,177 42 | |
| Sickness | 5,971 99 | |
| Total, $628,899.91, carried out at 80 per cent | | 503,119 85 |
| Taxes due and accrued | | 10,000 00 |
| Reinsurance premiums due | | 1,278 86 |
| Due and accrued for salaries, rents, etc | | 1,461 28 |
| Total liabilities in Canada | | $ 618,614 57 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (including Fire risk.) | Automobile (excluding Fire risk.) | Employers' Liability. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 877,142 92 | 24,803 52 | 21,148 96 | 20,819 27 | 31,071 77 | 9,255 31 | 15,874 49 |
| Less reinsurance | 8,139 30 | 800 12 | 79 51 | 439 31 | 2,523 58 | 181 16 | 532 00 |
| " return premiums | 81,348 11 | 7,032 55 | 2,410 76 | 5,632 90 | 8,279 62 | 1,968 87 | 4,185 16 |
| Total deduction | 89,487 41 | 7,832 67 | 2,490 27 | 6,072 21 | 10,803 20 | 2,150 03 | 4,717 16 |
| Net cash received | 787,655 51 | 16,970 85 | 18,658 69 | 14,747 06 | 20,268 57 | 7,105 28 | 11,157 33 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | | $ 876,563 29 |
| Cash received for interest on investments | | 38,697 69 |
| Cash received for rents | | 2,757 68 |
| Endorsement fees | | 79 72 |
| Total income in Canada | | $ 918,098 38 |

## THE NORWICH UNION FIRE—*Continued.*

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (including Fire risk). | Automobile (excluding Fire risk). | Employers' Liability. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 36,103 29 | | | | | | |
| Less savings and salvage | 13 50 | | | | | | |
| Less reinsurance | 863 69 | | | | | | |
| Total deduction | 877 19 | | | | | | |
| Net payment for said claims | 35,226 10 | 254 64 | | 7 57 | 1,957 08 | 170 69 | 1,038 07 |
| Paid for claims occurring during the year | 396,935 25 | 3,084 01 | 4,246 09 | 3,031 29 | 3,487 29 | 2,896 87 | 5,919 24 |
| Less savings and salvage | 145 47 | | 19 00 | | | | |
| Less reinsurance | 728 19 | 37 50 | | 363 01 | 176 50 | 50 85 | 150 84 |
| Total deduction | 873 66 | | | | | | |
| Net payment for said claims | 396,061 59 | 3,046 51 | | 2,668 28 | 3,310 79 | 2,846 02 | 5,768 40 |
| Total net payment for said claims | 431,287 69 | 3,301 15 | 4,227 09 | 2,675 85 | 5,267 87 | 3,016 71 | 6,806 47 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 456,582 83 |
| Commission and brokerage, Fire, including automobile (including fire risk) $151,165 80; Other $18,055 31 | 169,221 11 |
| Taxes, Fire, including automobile (including fire risk) $25,657.82; Other, $1,865.82 | 27,523 64 |
| Salaries, fees and travelling expenses: Fire; including automobile (including fire risk) Salaries, Head office, $52,965.94; fees—directors, $625; auditors, $650; travelling expenses, officials, $4,778.41 | 59,019 35 |
| Salaries, fees and travelling expenses: Other; Salaries, Head office, $10,378.72; fees—auditors, $412.50, travelling expenses, Officials, $3,233.51 | 14,024 73 |
| Miscellaneous expenditure: Fire; including automobile (including fire risk) Advertising, $4,199.20; furniture and fixtures, $803.60; legal expenses, $138.35; maps and plans, $1,825 35; postage, telegrams, telephones and express, $7,268.47; printing and stationery, $6,863.83; rents, $3,900; underwriters' boards, associations, etc., $7,344.83; sundry charges, $6,628.35 | 38,971 98 |
| Miscellaneous expenditure: Other; Advertising, $98.64; inspections and surveys, $183.75; legal expenses, $92; postage, telegrams, telephones and express, $516.59; printing and stationery, $6,391.44; underwriters' boards, associations, etc., $391.21; sundry charges, $180 06 | 7,853 69 |
| Total expenditure in Canada | $ 773,197 33 |

## The Norwich Union Fire—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | Accident. | | Automobile (including Fire risk.) | |
| | Amount | Premiums | Amount | Premiums | Amount | Premiums |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 101,023,602 | 1,186,593 44 | 1,959,300 | 12,035 07 | 376,247 | 8,462 94 |
| Taken in 1916—New | 47,162,529 | 555,266 29 | 2,826,000 | 14,566 97 | 1,313,052 | 21,819 91 |
| Renewed | 25,634,212 | 288,848 79 | 2,560,050 | 12,028 81 | | |
| Totals | 173,820,343 | 2,030,708 52 | 7,345,350 | 38,630 85 | 1,689,299 | 30,282 85 |
| Less ceased | 73,845,577 | 876,172 21 | 3,620,800 | 18,920 06 | 679,257 | 11,773 16 |
| Gross in force at end of 1916 | 99,974,766 | 1,154,536 31 | 3,724,550 | 19,710 79 | 1,010,042 | 18,509 69 |
| Less reinsured | 993,279 | 10,346 89 | 218,500 | 858 87 | 5,132 | 76 55 |
| Net in force at end of 1916 | 98,981,487 | 1,144,189 42 | 3,506,050 | 18,851 92 | 1,004,910 | 18,433 14 |

### SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Automobile (excluding Fire risk.) | | Employers' Liability. | | Plate Glass. | Sickness. |
| | Amount. | Premiums. | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1915 | 1,210,000 | 6,470 44 | 1,697,504 | 18,585 89 | 6,077 66 | 7,590 09 |
| Taken in 1916—New | 2,905,035 | 16,893 74 | 1,715,000 | 28,250 16 | 7,112 49 | 9,701 39 |
| Renewed | 720,000 | 4,144 53 | 711,666 | 6,073 70 | 3,630 24 | 7,424 21 |
| Totals | 4,835,035 | 27,508 71 | 4,124,170 | 52,909 75 | 16,820 39 | 24,715 69 |
| Less ceased | 2,332,250 | 11,601 94 | 2,447,504 | 33,449 37 | 6,614 08 | 12,189 92 |
| Gross in force at end of 1916 | 2,502,785 | 15,906 77 | 1,676,666 | 19,460 38 | 10,206 31 | 12,525 77 |
| Less reinsured | 13,000 | 472 77 | 56,666 | 925 56 | 258 87 | 581 79 |
| Net in force at end of 1916 | 2,489,785 | 15,434 00 | 1,620,000 | 18,534 82 | 9,947 44 | 11,943 98 |

### Schedule A.

Bonds and debs. on deposit with the Receiver General.

| *Governments*— | Par value. | Market value. |
|---|---|---|
| Canada inscribed stock, 1938, 3 p.c. | $ 26,766 66 | $ 19,807 33 |
| Canada inscribed stock, 1930/1950, 3½ p.c. | 97,333 33 | 74,946 66 |
| Canada Reg'td stock, 1940/1960, 4 p.c. | 73,000 00 | 61,320 00 |
| Canada War Loan, 1925, 5 p.c. | 70,500 00 | 69,795 00 |
| Prov. of New Brunswick, 1938, 3 p.c. | 29,200 00 | 21,608 00 |
| Prov. of Ontario, 1939, 4 p.c. | 10,000 00 | 8,700 00 |
| Prov. of Ontario, 1941, 4 p.c. | 20,000 00 | 17,400 00 |

## THE NORWICH UNION FIRE—*Concluded.*

SCHEDULE A—*Concluded.*

Bonds and debs., on deposit with the Receiver General:—*Concluded.*

| *Cities*— | Par value. | Market value. |
|---|---|---|
| Calgary, 1933, 4½ p.c. | $ 30,000 00 | $ 26,100 00 |
| Edmonton, 1924, 4½ p.c. | 9,800 00 | 9,016 00 |
| London, 1921, 4 p.c. | 15,000 00 | 14,400 00 |
| *London, 1916, 4½ p.c. | 6,000 00 | 6,000 00 |
| Montreal permanent debenture stock, 3 p.c. | 24,333 33 | 14,600 00 |
| Montreal, 1942, 3½ p.c. | 34,066 67 | 26,572 00 |
| Montreal stg. stock, 1932, 4 p.c. | 14,600 00 | 12,994 00 |
| Ottawa, 1931, 4 p.c. | 44,286 67 | 39,858 00 |
| Quebec stock, 1962, 3½ p.c. | 38,446 66 | 27,681 60 |
| Toronto, 1929, 3½ p.c. | 90,033 33 | 78,329 00 |
| Toronto, 1944, 3½ p.c. | 38,933 33 | 30,368 00 |
| Toronto, 1948, 4 p.c. | 29,200 00 | 24,820 00 |
| Vancouver, 1944, 4 p.c. | 16,000 00 | 12,480 00 |
| Vancouver, 1946, 4 p.c. | 20,000 00 | 15,400 00 |
| Victoria, 1936, 4 p.c. | 19,456 67 | 15,962 67 |
| Victoria, 1961, 4 p.c. | 9,733 33 | 7,300 00 |
| Winnipeg, 1938, 3½ p.c. | 6,000 00 | 4,740 00 |
| Winnipeg, 1923, 4 p.c. | 8,000 00 | 7,520 00 |
| Winnipeg, 1925, 4 p.c. | 20,000 00 | 18,400 00 |
| *District*— | | |
| South Vancouver, 1959, 5 p.c. | 10,000 00 | 8,500 00 |
| *Railway*— | | |
| Can. Nor. Ry. cons. 1st mtge. (g'teed by Prov. of Manitoba), 1930, 4 p.c. | 58,400 00 | 50,803 00 |
| *Miscellaneous*— | | |
| Can. Perm. Mortgage Corporation, 1919, 4½ p.c. | 25,000 00 | 25,000 00 |
| Toronto Harbour Commrs. (g'teed by City of Toronto), 1953, 4½ p.c. | 25,000 00 | 22,750 00 |
| Total on deposit with Receiver General | $ 919,099 98 | $ 773,176 26 |

*This security was released on January 22, 1917, and $9,733.33 Province of Saskatchewan debentures, 1954, 4½ p.c., were deposited in lieu thereof.

(*For General Business Statement*, see *Appendix.*)

# THE OCCIDENTAL FIRE INSURANCE COMPANY.

## Statement for the Year ending December 31, 1916.

President—Randall Davidson.

Vice-President and Secretary—C. A. Richardson.

Principal Office—Winnipeg, Man.

(Incorporated by an Act of the Legislature of the Province of Manitoba, chapter 65 of the Statutes of 1902. Incorporated, June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 139. Dominion license issued, May 5, 1909.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized and subscribed | $ 500,000 00 |
| Amount paid thereon in cash | 174,762 70 |

(*For List of Shareholders*, see *Appendix.*)

### ASSETS.

| | |
|---|---|
| Amount secured by way of loans on real estate, first liens | $ 143,088 24 |
| Mortgage charges recoverable | 60 79 |

Bonds and debentures owned by the company, viz.:—

| | Par value. | Book value. | Market value. | |
|---|---|---|---|---|
| *Governments*— | | | | |
| Dominion of Canada War Loan, 1925, 5 p.c. | $ 25,000 00 | $ 24,305 25 | $ 24,750 00 | |
| Dominion of Canada War Loan, 1931, 5 p.c. | 25,000 00 | 24,213 75 | 24,750 00 | |
| *Province of Manitoba (Telegraph and Telephone Systems), 1947, 4 p.c. | 55,000 00 | 55,000 00 | 45,100 00 | |
| *Province of Manitoba, 1920, 5 p.c. | 10,000 00 | 10,000 00 | 9,900 00 | |
| *District*— | | | | |
| *Greater Winnipeg Water Dist., 1920, 5 p.c. | 40,000 00 | 39,393 76 | 39,600 00 | |
| *Schools*— | | | | |
| Huntley, Alta., 1917-1919, 5½ p.c. | 450 00 | 450 00 | 445 50 | |
| Waldron, Alta., 1917-1920, 5 p.c. | 1,000 00 | 1,000 00 | 980 00 | |
| Flying Arrow, Sask., 1917-1919, 5½ p.c. | 450 00 | 450 00 | 445 50 | |
| Echo, Sask., 1917-1919, 5½ p.c. | 300 00 | 300 00 | 297 00 | |
| *Miscellaneous*— | | | | |
| Canada Permanent Mortgage Corporation, 1920, 4½ p.c. | 15,000 00 | 15,000 00 | 15,000 00 | |
| Total par, book and market values | $ 172,200 00 | $ 170,112 76 | $ 161,268 00 | |
| Carried out at book value | | | | 170,112 76 |
| Cash in banks, viz.:— | | | | |
| Royal Bank of Canada, Winnipeg, (current account) | | | $ 18,731 10 | |
| Royal Bank of Canada, Winnipeg (investment account) | | | 33,504 55 | |
| Royal Bank of Canada, Winnipeg (savings account) | | | 25,112 50 | |
| Royal Bank of Canada, Montreal (current account | | | 15,029 53 | |
| Total cash in banks | | | | 92,377 68 |
| Advances to inspectors | | | | 55 45 |
| Total ledger assets | | | | $ 405,694 92 |
| Deduct market value of bonds and debentures under book value | | | | 8,844 76 |
| | | | | $ 396,850 16 |

*On deposit with Receiver General.

## THE OCCIDENTAL FIRE—*Continued.*

### OTHER ASSETS.

| | |
|---|---|
| Interest due, $2,018.41; accrued, $6,028.57 | $ 8,046 98 |
| Agents' balances and premiums uncollected ($404.58 on business prior to October 1, 1916) | 41,503 34 |
| Office furniture, $1,000; maps and plans, $4,000 | 5,000 00 |
| Accrued commission on licensed reinsurance premiums | 736 86 |
| Total assets | $ 452,137 34 |

### LIABILITIES.

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ 14,988 88 | |
| Net amount of claims, resisted, in suit | 1,500 00 | |
| Total net amount of unsettled claims | | $ 16,488 88 |
| Reserve of unearned premiums, $112,756.11; carried out at 80 per cent | | 90,204 89 |
| Held in trust for unlicensed reinsuring companies | | 43,621 86 |
| Interest paid in advance | | 96 55 |
| Taxes due and accrued | | 722 59 |
| Due for reinsurance premiums | | 4,912 42 |
| Interest accrued on unlicensed reinsurance premiums | | 547 02 |
| Total liabilities in Canada | | $ 156,594 21 |
| Surplus of assets over liabilities | | $ 295,543 13 |
| Capital stock paid in cash | | 174,762 70 |
| Surplus over all liabilities and capital stock paid up | | $ 120,780 43 |

### INCOME.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Gross cash received for premiums | $ 247,539 29 | $ 2,096 72 | |
| Deduct reinsurances, $78,596.80; return premiums, $41,310 | 119,906 80 | ..... | |
| Net cash received for said premiums | $ 127,632 49 | $ 2,096 72 | |
| Total net cash received for premiums in all countries | | | $ 129,729 21 |
| Received for interest on investments | | | 17,821 04 |
| Total income | | | $ 147,550 25 |

### EXPENDITURE.

| | In Canada. | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 10,998 47 | |
| Deduct reinsurances | 2,831 05 | |
| Net amount paid for said claims | $ 8,167 42 | |
| Amount paid for claims occurring during the year | $ 80,937 81 | |
| Deduct reinsurances | 34,587 39 | |
| Net amount paid for said claims | $ 46,350 42 | |
| Total net amount paid for claims | | $ 54,517 84 |
| Dividends | | 10 00 |
| Commission or brokerage | | 21,305 02 |
| Paid for salaries: H.O. officials, $9,437.02; general and special agents, $2,500; directors' fees, $190; auditors' fees, $560.07; travelling expenses: officials, $1,050.47; agents, $2,838.81 | | 16,576 37 |
| Taxes | | 8,832 87 |
| Miscellaneous expenditure, viz.: Advertising, $411.90; maps and plans, $1,086.35; printing and stationery, $5,824.54; postage, telegrams, telephones and express, $990.72; legal expenses, $348.52; boards, tariff associations, etc., $2,026.52; sundries, $481.81; rents, $1,027.31; agency charges, $834.86; mortgage expenses, $807.67; furniture and fixtures, $385.58 | | 14,228 78 |
| Total expenditure | | $ 115,470 88 |

## The Occidental Fire—*Concluded.*

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Net ledger assets at December 31, 1915 | $ 329,993 69 |
| Amount of income as above | 147,550 25 |
| Total | $ 477,543 94 |
| Amount of expenditure as above | 115,470 88 |
| Balance, net ledger assets, at December 31, 1916 ($405,694.92, less deposits $43,621.86 held for reinsuring companies | $ 362,073 06 |

### STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums paid to unlicensed companies | $ 35,845 84 |
| Amount of commission thereon | 10,753 75 |
| Amount of losses recovered from said companies | 32,793 84 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, $34,188.76; carried out at 80 per cent | 27,351 08 |
| Amount of losses due and recoverable | 20,698 56 |
| Amount of cash or other securities held as security for recovery of claims, etc. | 48,766 28 |

### SUMMARY OF RISKS AND PREMIUMS.

| Risks. | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | In Canada. | | | In other Countries. | | | Total in all Countries. | | |
| | No. | Amount. | Premiums | No. | Amount. | Premiums | No. | Amount. | Premiums |
| | | $ | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 8,356 | 11,988,098 | 223,842 46 | 615 | 579,525 | 6,122 68 | 8,971 | 12,567,623 | 229,965 14 |
| Taken in 1916, new and renewed | 8,019 | 16,489,699 | 265,031 84 | | | | 8,019 | 16,489,699 | 265,031 84 |
| Totals | 16,375 | 28,477,797 | 488,874 30 | | | | 16,990 | 29,057,322 | 494,996 98 |
| Less ceased | 5,989 | 10,731,687 | 196,494 93 | 615 | 579,525 | 6,122 68 | 6,604 | 11,311,212 | 202,617 61 |
| Gross in force at end of 1916 | 10,386 | 17,746,110 | 292,379 37 | | | | 10,386 | 17,746,110 | 292,379 37 |
| Less reinsured | ..... | 6,307,429 | 82,458 23 | | | | ..... | 6,307,429 | 82,458 23 |
| Net in force at end of 1916 | 10,386 | 11,438,681 | 209,921 14 | | | | 10,386 | 11,438,681 | 209,921 14 |

# THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—E. R. Owen.

Secretary—T. M. E. ARMSTRONG.

Principal Office—London, Eng.

General Manager for Canada—CHAS. H. NEELY.

Head Office in Canada—Toronto, Ont.

(Incorporated under the Companies' Acts, 1862 and 1867. Empowered by special Act of Parliament in 1871. Commenced business in Canada September 1, 1895.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 5,000,000 00 |
| Amount subscribed | 3,107,000 00 |
| Amount paid in cash | 861,540 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A.*) | | $ 584,002 01 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Value of real estate | | 6,605 59 |
| Market value of bonds held by Company (*For details, see Schedule B.*) | | 49,500 00 |
| Cash at head office | | 50 00 |
| Cash in banks, viz:— | | |
| Bank of Montreal, Toronto | $ 75,058 18 | |
| Bank of Montreal (in trust), Toronto | 543 06 | |
| Royal Bank of Canada, Toronto | 28,128 54 | |
| Total cash in banks | | 103,729 78 |
| Deposit with Underwriters' Association | | 200 00 |
| Expenses advanced | | 1,008 18 |
| Claims recoverable | | 158 57 |
| Cash deposit with Manitoba Government (Workmen's Compensation) | | 5,000 00 |
| Cash in branches | | 700 00 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($1,908.35 accrued in previous years) | $ 27,262 25 | |
| Accident ($1,745.73 accrued in previous years) | 24,939 08 | |
| Automobile, including Fire Risk ($109.71 accrued in previous years) | 1,567 38 | |
| Automobile, excluding Fire Risk ($535.74 accrued in previous years) | 7,653 54 | |
| Plate Glass ($352.97 accrued in preuious years) | 5,052 48 | |
| Sickness ($727.43 accrued in previous years) | 10,391 86 | |
| Employers' Liability ($2,588.27 accrued in previous years) | 34,887 50 | |
| Guarantee ($293.13 accrued in previous years) | 4,187 70 | |
| Net amount of agents' balances and premiums uncollected | | 115,931 79 |
| Total assets in Canada | | $ 866,885 92 |

## THE OCEAN ACCIDENT AND GUARANTEE—*Continued.*

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of unsettled claims— | | |
| Fire, unadjusted | $ 6,760 00 | |
| Accident, unadjusted | 22,838 40 | |
| Accident, resisted in suit (accrued in previous years) | 1,000 00 | |
| Automobile, (including Fire risk) unadjusted ($.,... accrued in previous years) | 2,838 13 | |
| Employers' Liability, unadjusted | 69,132 83 | |
| Guarantee, unadjusted | 350 00 | |
| Plate Glass, unadjusted ($. .,... accrued in previous years) | 635 00 | |
| Sickness, unadjusted | 8,032 52 | |
| Total net amount of unsettled claims ($14,800 accrued in previous years) | | $ 111,586 88 |
| Reserve of unearned premiums— | | |
| Fire | $ 96,170 48 | |
| Accident | 80,111 83 | |
| Automobile (including Fire Risk) | 3,316 05 | |
| Automobile (excluding Fire Risk) | 27,039 80 | |
| Burglary | 21 56 | |
| Employers' liability | 49,964 09 | |
| Guarantee | 11,735 76 | |
| Plate Glass | 32,990 82 | |
| Sickness | 33,816 12 | |
| Total net reserve of unearned premiums, $335,166.51; carried out at 80 per cent | | 268,133 21 |
| Due and accrued for taxes (estimated) | | 10,000 00 |
| Reinsurance premiums due | | 1,265 68 |
| Commission and other expenses due and accrued | | 2,839 46 |
| Total liabilities in Canada | | $ 393,825 23 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (including Fire Risk.) | Automobile (excluding Fire Risk.) | Burglary. | Employers' Liability. | Guarantee. | Plate Glass. | Sickness. |
| | $ cts | $ cts | $ cts. | $ cts | $ cts. | $ cts | $ cts. | $ cts. | $ cts. |
| Gross cash received | 140,491 23 | 159,449 10 | 8,037 46 | 48,282 29 | 43 12 | 214,543 88 | 26,454 53 | 31,829 06 | 66,348 60 |
| Less reinsurance | 2,231 91 | 10,201 44 | 2,540 59 | | | 26 71 | 5,018 84 | 18 50 | 4,261 20 |
| Net cash received | 138,259 32 | 149,247 66 | 5,496 87 | 48,282 29 | 43 12 | 214,517 17 | 21,435 69 | 31,810 56 | 62,087 40 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 671,180 08 |
| Cash received for interest on investments | | 3,076 59 |
| Rents | | 296 72 |
| Total income in Canada | $ | 674,553 39 |

## The Ocean Accident and Guarantee—*Continued.*

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (Including Fire Risk.) | Automobile (Excluding Fire Risk.) | Employers' Liability | Guarantee. | Plate Glass. | Sickness. |
| | $ cts | $ cts. | $ cts | $ cts | $ cts | $ cts | $ cts | $ cts. |
| Amount paid for claims occurring in previous years | 10 93 | 12,577 55 | | 9,430 00 | 55,088 05 | 2,980 35 | 282 47 | 4,917 67 |
| Paid for claims occurring during the year | 65,078 14 | 55,222 16 | 2,420 00 | 9,037 09 | 86,840 74 | 11,790 69 | 12,766 07 | 26,100 39 |
| Less reinsurance | 2 22 | 2,783 84 | | | | | | 1,164 78 |
| Net payment for said claims | 65,075 92 | 52,438 32 | | | | | | 24,935 61 |
| Total net payment for claims | 65,086 85 | 65,015 87 | 2,420 00 | 18,467 09 | 141,928 79 | 14,771 04 | 13,048 54 | 29,853 28 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 351,727 82 |
| Commission and brokerage, Fire, $27,300.22; Other, $117,258.47 | 144,558 69 |
| Taxes, Fire, $3,550.28; Other, $11,886.30 | 15,436 58 |
| Salaries, fees and travelling expenses, Fire:—Salaries:—head office, $9,855.27; branch offices, $8,890.09; Fees:—directors, $195.50; travelling expenses:—officials, $408.33; branches, $1,745.93 | 21,095 12 |
| Salaries, fees and travelling expenses, Other:—Salaries:—head office, $32,994.09; branch offices, $29,805.96; Fees:—directors, $654.50; travelling expenses: officials, $1,367.05; branches, $5,845.29 | 70,666 89 |
| Miscellaneous expenditure, Fire, viz.:—Advertising, $378.28; furniture and fixtures, $337; legal expenses, $241.02; maps and plans, $5,043; postage, telegrams, telephones and express, $868.02; printing and stationery, $2,242.96; rents, $1,122.17; underwriters' boards, associations, etc., $1,600; branch expenses, $1,624.26; general expenses, $1,085 | 14,541 71 |
| Miscellaneous expenditure, Other:, viz.—Advertising, $1,266.45; furniture and fixtures, $1,996.82; inspections and surveys, $3,199.15; legal expenses, $1,613.02; postage, telegrams, telephones and express, $2,906.71; printing and stationery, $7,509.39; rents $3,757.66; underwriters' boards, associations, etc., $1,278.83; branch expenses, $5,437.74; general expenses, $5,047.53 | 34,013 30 |
| Total expenditure in Canada | $ 650,903 75 |

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Fire | | Accident. | | Automobile (including Fire Risk). | | Automobile. (excluding Fire Risk) | |
| | Amount. | Premiums | Amount | Premiums | Amount | Premiums | Amount | Premiums |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 3,918,715 | 53,999 88 | 26,038,950 | 166,086 36 | | | 8,647,500 | 45,166 54 |
| Taken in 1916, new and renewed | 18,637,201 | 203,958 83 | 26,362,616 | 170,710 99 | 465,532 | 9,172 69 | 7,651,215 | 54,079 61 |
| Totals | 22,555,916 | 257,958 71 | 52,401,566 | 336,797 35 | | | 16,298,715 | 99,246 15 |
| Less ceased | 3,767,144 | 85,898 67 | 26,038,950 | 166,086 36 | | | 8,647,500 | 45,166 54 |
| Gross in force at end of 1916 | 14,788,772 | 172,060 04 | 26,362,616 | 170,710 99 | | | | |
| Less reinsured | 509,650 | 2,311 20 | 1,788,550 | 10,487 33 | 216,179 | 2,540 59 | | |
| Net in force at end of 1916 | 14,279,123 | 169,748 84 | 24,574,066 | 160,223 66 | 249,353 | 6,632 10 | 7,651,215 | 54,079 61 |

## THE OCEAN ACCIDENT AND GUARANTEE—*Concluded.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

| | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Burglary. | | Employers' Liability | | Guarantee. | | Plate Glass. | Sickness. |
| | Amt. | Premiums | Amount | Premiums | Amount | Premiums | Premiums | Premiums |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1915 | | | 5,123,332 | 105,074 24 | 6,082,206 | 27,444 59 | 64,158 32 | 68,482 94 |
| Taken in 1916, new and renewed | 3,500 | 43 12 | 8,805,616 | 250,135 41 | 7,593,075 | 27,673 92 | 34,142 57 | 71,978 10 |
| Totals | | | 13,928,948 | 355,209 65 | 13,675,281 | 55,118 51 | 98,300 89 | 140,461 04 |
| Less ceased | | | 4,613,332 | 274,646 87 | 5,948,396 | 26,148 91 | 30,100 44 | 68,482 94 |
| Gross in force at end of 1916 | | | 9,315,616 | 100,562 78 | 7,726,885 | 28,969 60 | 68,200 45 | 71,978 10 |
| Less reinsured | | | | 26 71 | 1,751,583 | 6,069 85 | 18 50 | 4,345 85 |
| Net in force at end of 1916 | 3,500 | 43 12 | 9,315,616 | 100,536 07 | 5,975,302 | 22,899 75 | 68,181 95 | 67,632 25 |

SCHEDULE A.

Bonds and debs. owned, viz.:—

*On deposit with Receiver General—*

| | Par value. | Market value. |
|---|---|---|
| *Governments—* | | |
| Canada stock, 1930/1950, 3½ p.c. | $ 4,866 67 | $ 3,747 34 |
| Prov. of Ontario, 1946, 3½ p.c. | 53,333 33 | 40,685 33 |
| " Quebec inscribed, 1937, 3 p.c. | 102,200 00 | 74,606 00 |
| " " 1928, 4 p.c. | 12,166 67 | 11,071 67 |
| British War Loan, 1925/1945, 4½ p.c. | 241,711 11 | 232,042 67 |
| Guaranteed Stock (Irish Land Act), 1933 or later, 2½ p.c. | 48,666 67 | 25,793 34 |
| New South Wales, 1935, 3 p.c. | 36,500 00 | 25,915 00 |
| *Cities—* | | |
| Montreal (St. Henri), 1950, 4 p.c. | 20,000 00 | 16,400 00 |
| Toronto, 1919, 4 p.c. | 48,666 67 | 48,180 00 |
| Westmount, 1934, 4 p.c. | 25,000 00 | 22,000 00 |
| Winnipeg, 1936, 4 p.c. | 24,333 33 | 20,926 66 |
| " 1940, 4 p.c. | 24,333 34 | 20,440 00 |
| *Railways—* | | |
| C.N.R. 1st Mtge. Cons. deb. stk. (g't'd by Prov. of Man.), 1930, 4 p.c. | 34,066 67 | 29,638 00 |
| C.N.R., Ont. Div., (g't'd by Prov. of Man.), 1930, 4 p.c. | 14,600 00 | 12,556 00 |
| Total on deposit with Receiver General | $ 690,644 46 | $584,002 01 |

SCHEDULE B.

*Held by Company*, viz.:—

| | | |
|---|---|---|
| Dominion of Canada War Loan, 1931, 5 p.c. | $ 50,000 00 | $ 49,500 00 |

(*For General Business Statement, see Appendix.*)

# THE PACIFIC COAST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—D. H. WILSON, M.D.

Vice-Presidents—W. H. MALKIN and J. B. MATHERS.

Managing Director—T. W. GREER.

Secretary—F. H. GODFREY.

Principal Office—Vancouver, B.C.

(Incorporated by an Act of the Legislature of the Province of British Columbia, chapter 54 of the Statutes of 1890, amended by chapter 61 of the Statutes of 1906. Reincorporated in 1908 by an Act of the Parliament of the Dominion of Canada, being chapter 143 of the Statutes of 1907-1908. Dominion license issued November 5, 1908.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed | 831,600 00 |
| Amount paid in cash | 587,421 87 |
| Premiums paid on treasury stock (1908 to 1916) | 164,363 49 |

(*For List of Shareholders, see Appendix.*)

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate (less encumbrances) | | $ 163,149 32 |
| Amount secured by way of loans on real estate, first liens | | 283,476 96 |
| The same, second liens | | 3,882 00 |
| Book value of bonds and debs. (*For details, see Schedule A*) | | 415,276 58 |
| Book value of stocks (*For details, see Schedule B*) | | 27,594 00 |
| Cash at head office | | 4,530 67 |
| Cash in banks, viz.:— | | |
| Royal Bank of Canada (Savings Account) | $ 75,000 00 | |
| Royal Bank of Canada (Current Account) | 1,859 99 | |
| Total cash in banks | | 76,859 99 |
| Total ledger assets | | $ 974,769 52 |
| Deduct market value of bonds, debs. and stocks under book value | | 17,251 87 |
| | | $ 957,517 65 |

## OTHER ASSETS.

| | |
|---|---|
| Interest due, $42,309.61; accrued, $3,658.04 | 45,967 65 |
| Agents' balances and premiums uncollected ($792.19 on business prior to Oct. 1, 1916) | 27,063 78 |
| Office furniture and fixtures, $1,279.60; maps and plans, $4,773.62 | 6,053 22 |
| Due for reinsurance losses | 6,815 30 |
| Gross assets | $ 1,043,417 60 |
| Deduct assets not admitted | 38,054 07 |
| Total net assets | $ 1,005,363 53 |

## LIABILITIES.

(1) *Liabilities in Canada.*

| | |
|---|---|
| Net amount of claims, unadjusted | $ 5,888 70 |
| Reserve of unearned premiums, $81,576.15; carried out at 80 per cent | 65,260 92 |
| Taxes due and accrued | 1,112 71 |
| Reinsurance premiums due | 20,196 07 |
| Reinsuring companies' deposit accounts | 42,073 53 |
| Investment reserve fund | 83,737 66 |
| Total liabilities in Canada | $ 218,269 59 |

## The Pacific Coast—*Continued.*

### LIABILITIES—*Concluded.*

(2) *Liabilities in Other Countries.*

| | |
|---|---|
| Net amount of claims, adjusted, but unpaid | $ 9,259 35 |
| Reserve of unearned premiums, $6,649.50; carried out at 80 per cent | 5,319 60 |
| Total liabilities in other countries | $ 14,578 95 |
| Total liabilities in all countries, except capital stock | $ 232,848 54 |
| Excess of assets over liabilities | $ 772,514 99 |
| Capital stock paid in cash | 587,421 87 |
| Surplus over liabilities and capital | $ 185,093 12 |

### INCOME.

| | In Canada. | In Other Countries. | |
|---|---|---|---|
| Gross cash received for premiums | $ 146,714 45 | $ 27,404 26 | |
| Deduct reinsurances, $34,180.43; return premiums, $24,166.13 | 56,053 65 | 2,292 91 | |
| Net cash received for premiums | $ 90,660 80 | $ 25,111 35 | |
| Total net cash received for premiums in all countries | | | $ 115,772 15 |
| Received for interest on investments and dividends on stocks | | | 19,608 63 |
| Endorsement and transfer fees | | | 24 00 |
| Premium on Treasury Stock | | | 545 00 |
| Total | | | $ 135,949 78 |
| Received for calls on capital and increased capital in instalment | | | 990 00 |
| Total income | | | $ 136,939 78 |

### EXPENDITURE.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Amount paid for claims occurring in previous years | $ 1,602 58 | | |
| Deduct, reinsurances | 23 24 | | |
| Net amount paid for said claims | $ 1,579 34 | | |
| Amount paid for claims occurring during the year | $ 60,294 20 | $ 24,559 20 | |
| Deduct, savings and salvage, $12.25; reinsurances, $32,046.34 | 32,058 59 | | |
| Net amount paid for said claims | $ 28,235 61 | $ 24,559 20 | |
| Total net amount paid for claims | $ 29,814 95 | $ 24,559 20 | |
| Total net amount paid for claims in all countries | | | $ 54,374 15 |
| Commission or brokerage | | | 20,365 71 |
| Paid for salaries: Home office officials and staff, $13,441.52; fees: directors, $520; auditors, $200; travelling expenses, $986.45 | | | 15,147 97 |
| Taxes and licenses | | | 4,270 50 |
| Miscellaneous expenditure, viz.: Adjustment expenses, $1,287.54; rents, $1,250; maps and plans, $1,052.06; advertising, $1,051.55; postage, telephone, express and telegrams, $864.18; fire departments, patrol and salvage corps assessments, etc., $116.25; miscellaneous expenses, $395.98; underwriters' boards, tariff associations, etc., $1,395.51; printing and stationery, $555.09; investment expenses, $2,178.24 | | | 10,146 40 |
| Total expenditure | | | $ 104,304 73 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31, 1915 | | $ 901,462 85 |
| Amount of income as above | | 136,939 78 |
| Total | | $ 1,038,402 63 |
| Amount of expenditure as above | $ 104,304 73 | |
| Amount written off ledger assets | 1,401 91 | |
| Total | | 105,706 64 |
| Balance, net ledger assets ($974,769.52, less reinsurance companies' deposits, $42,073.53) at December 31, 1916 | | $ 932,695 99 |

## THE PACIFIC COAST—*Continued.*

### STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums paid to unlicensed companies | $ 29,548 72 |
| Amount of commission thereon | 9,159 02 |
| Amount of losses recovered from said companies | 18,668 40 |
| Reserve of unearned premiums on all risks reinsured in unlicensed companies, $33,208 28; carried out at 80 per cent | 26,566 63 |
| Amount of losses due and recoverable from such companies | 7,554 47 |
| Amount of reinsurance premiums payable to such companies | 19,240 01 |
| Amount of cash or other securities held as security for recovery of losses | 60,505 93 |

### SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | In Canada. | | In other Countries. | | Total in all Countries. | |
|---|---|---|---|---|---|---|
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 16,527,167 | 240,848 20 | 3,153,533 | 11,839 42 | 19,680,700 | 252,687 62 |
| Taken in 1916, new and renewed | 11,781,872 | 151,706 43 | 8,761,299 | 37,448 71 | 20,543,171 | 189,155 14 |
| Totals | 28,309,039 | 392,554 63 | 11,914,832 | 49,288 13 | 40,223,871 | 441,842 76 |
| Less ceased | 11,417,838 | 149,555 56 | 8,378,306 | 35,989 14 | 19,796,144 | 185,544 70 |
| Gross in force at end of 1916 | 16,891,201 | 242,999 07 | 3,536,526 | 13,298 99 | 20,427,727 | 256,298 06 |
| Less reinsured | 5,937,371 | 78,097 01 | | | 5,937,371 | 78,097 01 |
| Net in force at end of 1916 | 10,953,830 | 164,902 06 | 3,536,526 | 13,298 99 | 14,490,356 | 178,201 05 |

### SCHEDULE A.

Bonds and debentures owned by the Company:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Government—* | | | |
| Dom. of Canada War Loan 1925, 5 p.c. | $ 30,000 00 | $ 29,056 56 | $ 29,700 00 |
| *Cities—* | | | |
| *Edmonton, 1933 to 1941 4½ p.c. | 14,862 98 | 13,877 30 | 12,633 53 |
| *Edmonton, 1934 to 1942, 4½ p.c. | 43,236 91 | 40,369 54 | 36,319 00 |
| *Twp—* | | | |
| *Richmond, B.C., 1962, 4½ p.c. | 2,000 00 | 1,663 20 | 1,520 00 |
| Richmond, B.C., 1962, 4½ p.c. | 18,000 00 | 14,968 80 | 13,680 00 |
| *Miscellaneous—* | | | |
| †National Finance Co., Ltd., 1914 and 1915, 9 p.c. | 206,787 66 | 206,787 66 | 206,787 66 |
| †National Finance Co., Ltd., 1916, 9 p.c. | 58,000 00 | 58,000 00 | 58,000 00 |
| ‡Richlands Orchard Co. (g'teed by National Finance Co., Ltd.), 1915, 8 p.c. | 53,000 00 | 50,553 52 | 50,553 52 |
| Total par, book, and market values | $ 425,887 55 | $ 415,276 58 | $ 409,193 71 |

*On deposit with Receiver General.

†The National Finance Company is in liquidation and the Department is unable to place a value upon these debentures. The debentures are secured by the hypothecation of certain parcels of real estate in Vancouver and Lulu Island. The Department had an independent valuation of this real estate made in March, 1915, and the valuator stated that as real estate of any description was practically unsaleable at that time, it was impossible to estimate what the properties might sell for, but his estimate of the values in ordinary or normal times of the Vancouver properties remaining in the hands of the Company as at Dec. 31, 1916, was $239,550, and of the Lulu Island property, $1,500, making a total of $241,050 against which there are encumbrances of $60,000, leaving the net value $181,050. There is, therefore, a difference between the value of the properties and the book value of the debentures of $83,737 66, and this amount is included in the liabilities as an investment reserve fund. The liquidator of the

## The Pacific Coast—*Concluded.*

Schedule B.

Stocks owned by the Company, viz.:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| 219 shares British Columbia Permanent Loan Company of Vancouver, B.C., permanent stock | $21,900 00 | $ 27,594 00 | $ 16,425 00 |

National Finance Company has certified to the hypothecation of the real estate and has stated that the creditors of the National Finance Company, other than the Pacific Coast Fire Insurance Company, have no claim whatsoever upon the said properties, until the claim of the Pacific Coast Fire Insurance Company against the National Finance Company has been fully satisfied.

‡This company is in the hands of a Receiver. The security behind the debentures is the assignment of certain sale agreements for $55,000 on property sold by the company and over 3,000 acres of farm and fruit lands improved by an irrigation system. The Department is unable to place a value on these debentures.

# THE PALATINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Managing Director—E. ROGER OWEN.

Secretary—HENRY MANN.

Principal Office—London, Eng.

Chief Agent in Canada—JAMES MCGREGOR.

Head Office in Canada—Montreal.

(Incorporated August 22, 1900. Dominion license issued March 27, 1912.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash, £200,000 | $ 973,333 33 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds and debs. on deposit with Receiver General, viz.:— | | | |
| Dom. of Canada War Loan, 1925, 5 p.c. | $ 25,000 00 | $ 24,750 00 | |
| New Zealand Govt. Cons. Stock, 1929, 4 p.c. | 82,733 33 | 71,150 66 | |
| Corp. Point Grey, 1961, 5 p.c. | 12,166 67 | 10,341 66 | |
| Town of Longue Pointe School, 1951, 5 p.c. | 50,000 00 | 44,000 00 | |
| Town of Maisonneuve School, 1951, 4½ p.c. | 7,000 00 | 5,600 00 | |
| Can. Perm. Mtge. Corp., 1919, 4¾ p.c | 50,000 00 | 50,000 00 | |
| Ontario Loan and Debenture Co., 1917, 4½ p.c. | 48,666 67 | 48,666 67 | |
| Total on deposit with Receiver General | $ 275,566 67 | $ 254,508 99 | |
| Carried out at market value | | | $ 254,508 99 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks— | | |
| Union Bank of Canada, Montreal | $ 2,389 67 | |
| Union Bank of Canada, Winnipeg | 4,311 12 | |
| Union Bank of Canada, Vancouver | 7,358 99 | |
| Total cash in banks | | 14,059 78 |
| Agents' balances and premiums uncollected ($849.76 on business prior to October, 1 1916)... | | 38,512 74 |
| Total assets in Canada | | $ 307,081 51 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Total net amount of claims, unadjusted | $ 23,733 35 |
| Reserve of unearned premiums, $200,113.59; carried out at 80 per cent | 160,090 87 |
| Taxes due and accrued | 3,965 95 |
| Due to Commercial Union | 5,901 26 |
| Reinsurance premiums due | 981 36 |
| Total liabilities in Canada | $ 194,672 79 |

## THE PALATINE—*Concluded.*

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 370,645 00 | |
| Deduct reinsurances, $37,559.86; return premiums, $56,641.48 | 94,201 34 | |
| Net cash received for premiums | | $ 276,443 66 |
| Received for interest on investments | | 13,097 10 |
| Total income in Canada | | $ 289,540 76 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 12,075 10 | |
| Deduct reinsurances | 9 57 | |
| Net amount paid for said claims | $ 12,065 53 | |
| Amount paid for claims occurring during the year | $ 214,893 49 | |
| Deduct savings and salvage, $190.65; reinsurances, $27,710.99 | 27,901 64 | |
| Net amount paid for said claims | $ 186,991 85 | |
| Total net amount paid for claims | | $ 199,057 38 |
| Commission or brokerage | | 54,065 54 |
| Salaries, $13,311.87; auditors' fees, $126.24 | | 13,438 11 |
| Taxes | | 9,040 62 |
| Miscellaneous expenditure, viz.:—Advertising, $578.20; inspections and surveys, $1,941.12; legal fees, $14.60; maps and plans, $463.77; postage, telegrams, telephones and express, $2,145.84; printing and stationery, $3,058.30; rents, $1,370.26; board fees, etc., $2,951.92; office expenses, $1,519.54; Canadian Patriotic Fund, $200 | | 14,243 55 |
| Total expenditure in Canada | | $ 289,845 20 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at end of 1915 | $ 30,473,698 | $ 385,778 20 |
| Taken during 1916, new and renewed | 32,327,506 | 372,369 13 |
| Total | $ 62,801,204 | $ 758,147 33 |
| Deduct terminated | 28,352,922 | 334,577 27 |
| Gross in force at end of 1916 | $ 34,448,282 | $ 423,570 06 |
| Deduct reinsured | 3,547,764 | 44,730 47 |
| Net in force at December 31, 1916 | $ 30,900,518 | $ 378,839 59 |

(*For General Business Statement, see Appendix.*)

# COMPAGNIE FRANÇAISE DU PHENIX ASSURANCE CONTRE L'INCENDIE, PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—E. J. DE BAMMEVILLE.

Principal Office—Paris, France.

Chief Agent in Canada—T. F. DOBBIN.

Head Office in Canada—Montreal.

(Established 1819. Dominion license issued March 20, 1915.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 800,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| 433,333 Francs (French Rentes), 3 p.c. | $ 83,633 34 | $ 49,343 66 | |
| Carried out at market value | | | $ 49,343 66 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash at head office | 4,943 70 |
| Cash in Bank of British North America, Montreal | 11,982 89 |
| Agents' balances and premiums uncollected | 9,686 90 |
| Office furniture and plans | 1,568 20 |
| Reinsurance losses due | 4 04 |
| Total assets in Canada | $ 77,529 39 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, adjusted but unpaid | $ 634 00 | |
| Net amount of claims, unadjusted | 2,370 00 | |
| Total net amount of unsettled claims | | $ 3,004 00 |
| Reserve of unearned premiums, $45,738.77; carried out at 80 per cent | | 36,591 02 |
| Due and accrued for salaries, rent, etc | | 770 25 |
| Taxes due and accrued | | 1,445 25 |
| Reinsurance premiums due | | 1,209 57 |
| Total liabilities in Canada | | $ 43,020 09 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 100,820 03 | |
| Deduct reinsurances, $14,889.70; return premiums, $19,333.64 | 34,223 34 | |
| Net cash received for premiums | | $ 66,596 69 |
| Interest on investments | | 274 84 |
| Total income in Canada | | $ 66,871 53 |

## Compagnie Francaise du Phenix—*Concluded.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 278 67 | |
| Amount paid for claims occurring during the year | $ 35,153 46 | |
| Deduct reinsurances | 4,371 28 | |
| Net amount paid during the year for said claims | $ 30,782 18 | |
| Total net amount paid for claims | | $ 31,060 85 |
| Commission or brokerage | | 13,582 08 |
| Taxes | | 3,597 41 |
| Miscellaneous expenditure, viz.:—Legal fees, $4; board fees, etc., $1,014.31; administration, $8,603.14 | | 9,621 45 |
| Total expenditure in Canada | | $ 57,861 79 |

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. Fire. Amount. | Premiums. |
|---|---|---|
| | $ | $ cts. |
| Gross in force at end of 1915 | 2,892,878 | 32,424 79 |
| Taken in 1916, new and renewed | 7,029,090 | 78,377 76 |
| Totals | 9,921,968 | 110,802 55 |
| Less ceased | 1,900,891 | 17,948 93 |
| Gross in force at end of 1916 | 8,021,077 | 92,853 62 |
| Less reinsured | 1,451,776 | 14,660 41 |
| Net in force at end of 1916 | 6,569,301 | 78,193 21 |

(*For General Business Statement, see Appendix*).

# PHŒNIX ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—The Rt. Hon. Lord GEO. HAMILTON, P.C., G.C.S.I.

General Manager—SIR G. H. RYAN.

Principal Office—Phœnix House, King William St., London, E.C., Eng.

Chief Agents in Canada—Messrs. R. MACD. PATERSON and J. B. PATERSON.

Head Office in Canada—Montreal.

(Organized A.D. 1782. Commenced business in Canada A.D. 1804. In 1908 an Act was passed by the Parliament of Canada, 7-8 Edward VII, Cap. 145, providing that notwithstanding anything contained in The Insurance Act a license might be granted to the Company to carry on in Canada in addition to its fire insurance business, the existing life insurance business in Canada of the Pelican and British Empire Life Office. In 1910 a further Act was passed by the Parliament of Canada empowering the Company to transact in Canada life insurance business generally. A license was granted to the Company for life insurance on April 4, 1910.)

## CAPITAL.

| | | |
|---|---|---|
| Amount of capital authorized and subscribed | £ 3,210,650 | $15,625,163 33 |
| Amount paid thereon in cash | 422,855 | 2,057,894 33 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A.*) | $ 837,343 34 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office in Canada | | 349 06 |
| Cash in banks, viz.:— | | |
| Bank of Montreal, Montreal | $ 63,155 72 | |
| Bank of Montreal, Vancouver | 51,512 17 | |
| Total cash in banks | | 114,667 89 |
| Acadia Loan | | 39,073 18 |
| Agents' balances and premiums uncollected ($3,228.84 on business prior to Oct. 1, 1916) | | 108,358 59 |
| Interest accrued | | 15,539 94 |
| Office furniture and plans | | 15,358 49 |
| Total assets in Canada | | $ 1,130,690 49 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, adjusted and unpaid | $ 24,282 30 | |
| Net amount of claims, unadjusted | 61,499 48 | |
| Net amount of claims, resisted, not in suit | 1,000 00 | |
| Total net amount of unsettled claims (of which $2,562.50 accrued in previous years) | | $ 86,781 78 |
| Reserve of unearned premiums, $757,294.30; carried out at 80 per cent | | 605,835 44 |
| Taxes due and accrued | | 5,000 00 |
| Reinsurance premiums due | | 6,729 27 |
| Total liabilities in Canada | | $ 704,346 49 |

## PHŒNIX ASSURANCE—*Continued.*

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 1,218,303 67 | |
| Deduct reinsurances, $74,822.17; return premiums, $178,715.69 | 253,537 86 | |
| Net cash received for premiums | | $ 964,765 81 |
| Received for interest on investments paid direct to head office | | 41,347 04 |
| Fees, $46.12; conscience money, $167.82 | | 213 94 |
| Total income in Canada | | $ 1,006,326 79 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 41,426 68 | |
| Deduct reinsurances | 1,053 82 | |
| Net amount paid for said claims | $ 40,372 86 | |
| Amount paid for claims occurring during the year | $ 415,591 08 | |
| Deduct reinsurances | 25,003 00 | |
| Net amount paid for said claims | $ 390,588 08 | |
| Total net amount paid for claims | | $ 430,960 94 |
| Commission or brokerage | | 213,647 16 |
| Salaries, $52,348.47; fees: directors, $600; auditors, $250; travelling expenses, $4,045.31 | | 57,243 78 |
| Taxes | | 32,103 90 |
| Miscellaneous expenditure, viz:—Advertising, $578.77; office expenses, $7,670.42; board of underwriters, $10,640.46; furniture and fixtures, $39.50; legal expenses, $136.32; maps and plans, $1,510.95; postage, telegrams, telephones and express, $4,499.20; stationery and printing, $3,892.34; rents, $5,000; sundries, $1,602.34; fire departments, patrol and salvage corps assessments, $13.74; donations, $1,174.31; total, $36,758.35 (less $3,500, proportion general expenses recovered from Acadia Fire Insurance Co.) | | 33,258 35 |
| Total expenditure in Canada | | $ 767,214 13 |

### RISKS AND PREMIUMS IN CANADA.

| | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross in force at end of 1915 | 62,890 | $ 130,248,631 | $ 1,553,982 77 |
| Taken during 1916, new and renewed | 31,034 | 101,711,370 | 1,246,536 23 |
| Total | 93,924 | $ 231,960,001 | $ 2,830,519 00 |
| Deduct terminated | 29,248 | 96,395,058 | 1,241,904 15 |
| Gross in force at end of 1916 | 64,676 | $ 135,564,943 | $ 1,588,614 85 |
| Deduct reinsured | | 8,493,902 | 84,583 76 |
| Net in force at December 31, 1916 | 64,676 | $ 127,071,041 | $ 1,504,031 09 |

### SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz:—

| | Par value. | Market value. |
|---|---|---|
| *Government*— | | |
| Prov. of Quebec inscribed stock, 1937, 3 p.c. | $ 84,553 33 | $ 61,723 93 |
| *Cities*— | | |
| Calgary, 1931, 4½ p.c. | 7,786 67 | 6,852 27 |
| Calgary, 1941, 4½ p.c. | 32,120 00 | 26,980 80 |
| Edmonton, 1930, 4½ p.c. | 26,280 00 | 23,126 40 |
| Edmonton, 1950, 4½ p.c. | 17,520 00 | 14,191 20 |
| Edmonton, 1928, 5 p.c. | 24,333 33 | 22,630 00 |
| Edmonton, 1933, 5 p.c. | 34,066 67 | 31,341 34 |
| Edmonton, 1948, 5 p.c. | 24,333 33 | 21,413 33 |
| Montreal, 1925, 4 p.c. | 6,000 00 | 5,580 00 |
| Montreal reg'd. stock, 1953, 4½ p.c. | 18,606 67 | 16,386 06 |
| New Westminster, 1959, 5 p.c. | 48,666 67 | 41,366 67 |
| Port Arthur, 1940, 4½ p.c. | 43,800 00 | 37,668 00 |
| Regina, 1923, 5 p.c. | 24,333 33 | 23,603 33 |
| Toronto, 1944, 3½ p.c. | 73,000 00 | 56,940 00 |
| Toronto, 1945, 3½ p.c. | 14,600 00 | 11,388 00 |

## PHŒNIX ASSURANCE—*Concluded.*

SCHEDULE A—*Concluded.*

Bonds and debentures on deposit with Receiver General—*Concluded*, viz:—

| *Cities*—Concluded. | Par value. | Book value. |
|---|---|---|
| Victoria, 1959, 4 p.c. | $ 45,746 66 | $ 34,310 00 |
| Victoria, 1960, 4 p.c. | 24,333 34 | 18,250 00 |
| Westmount, 1954, 4 p.c. | 50,000 00 | 41,000 00 |
| Winnipeg, 1917, 4 p.c. | 25,000 00 | 24,750 00 |
| Winnipeg, 1940, 4 p.c. | 48,666 67 | 40,880 00 |
| Winnipeg, 1940/1960, 4 p.c. | 36,500 00 | 28,835 00 |
| *Railways*— | | |
| Can. Nor. Ry. deb. stock, (g'teed. by Dom. Gov't.) 1953, 3 p.c. | 24,333 33 | 15,816 67 |
| Can. Nor. Ry., 1st mtge. deb. stock, (g'teed by Dom. Gov't) 1958, 3½ p.c. | 38,933 33 | 28,032 00 |
| Can. Nor. Alberta Ry., 1st mtge deb. stock, (g'teed by Dom. Gov't.) 1960, 3½ p.c. | 82,733 33 | 58,740 67 |
| Can. Nor. Ont. Ry., 1st mtge deb. stock (g'teed by Prov. of Ontario), 1938, 3½ p.c. | 24,333 33 | 18,736 67 |
| Can. Nor. Ontario Ry., 1st mtge deb. stock (g'teed by Dom. Gov't.), 1961, 3½ p.c. | 114,366 67 | 82,344 00 |
| G. T. P., 1st mtge (g'teed by Dom. Gov't.), 1962, 3 p.c. | 70,566 67 | 44,457 00 |
| Total on deposit with Receiver General | $1,064,913 33 | $ 837,343 34 |

(*For General Business Statement, see Appendix.*)

# THE PHŒNIX INSURANCE COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—EDW. MILLIGAN.

Secretaries—J. B. KNOX, THOS. C. TEMPLE AND GEO. C. LONG, JR.

Principal Office—Hartford, Conn.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated May 31, 1854. Commenced business in Canada May 20, 1890.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 5,000,000 00 |
| Amount subscribed and paid in cash | 3,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details see Schedule A*) | | $ 439,244 33 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office in Canada | | 2,960 45 |
| Cash in banks, viz:— | | |
| Imperial Bank of Canada, Montreal | $ 56,680 86 | |
| Bank of Nova Scotia, St. John, N.B. | 21,139 66 | |
| Total cash in banks | | 77,820 52 |
| Agents' balances and premiums uncollected ($19,445.28 on business prior to Oct. 1, 1916) | | 87,416 90 |
| Interest accrued | | 6,618 71 |
| Office furniture and fixtures, $2,023.33; maps and plans, $3,162.83 | | 5,186 16 |
| Total assets in Canada | | $ 619,247 07 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, adjusted and unpaid | $ 910 54 | |
| Net amount of claims, unadjusted | 20,352 95 | |
| Total net amount of unsettled claims | | $ 21,263 49 |
| Reserve of unearned premiums, $303,956.08; carried out at 80 per cent | | 243,164 86 |
| Taxes due and accrued (estimated) | | 20,000 00 |
| Due and accrued for salaries, rents, etc. (estimated) | | 784 50 |
| Total liabilities in Canada | | $ 285,212 85 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 535,434 22 | |
| Deduct reinsurances, $106,062.63; return premiums, $64,127.75 | 170,190 38 | |
| Net cash received for premiums | | $ 365,243 84 |
| Received for interest on investments | | 45,149 06 |
| Total income in Canada | | $ 410,392 90 |

## THE PHŒNIX OF HARTFORD—*Continued.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 25,650 70 | |
| Deduct reinsurances | 7,456 25 | |
| Net amount paid for said claims | $ 18,194 45 | |
| Amount paid for claims occurring during the year | $ 240,457 80 | |
| Deduct savings and salvage, $118.73; reinsurances, $64,976.93 | 65,095 66 | |
| Net amount paid for said claims | $ 175,362 14 | |
| Total net amount paid for claims | | $ 193,556 59 |
| Commission or brokerage | | 73,462 06 |
| Paid for salaries: general and special agents, $16,898.97; travelling expenses: officials, $1,295.22; agents, $2,627.88; auditors' fees, $149.60 | | 20,971 67 |
| Taxes | | 25,565 63 |
| Miscellaneous expenditure, viz: Underwriters' Association, etc., $5,334.07; postage, telegrams, telephones and express, $3,207.56; printing and stationery, $2,860.26; rents, $3,546.56; advertising, $125.38; office furniture and fixtures, $162 73; legal expenses, $210.28; maps and plans, $787.78; exchange, subscriptions, sundries and supplies, $2,506.26 | | 18,740 88 |
| Total expenditure in Canada | | $ 332,296 83 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | $ 61,282,137 | $ 699,410 49 |
| Taken during the year, new and renewed | 50,663,224 | 544,999 40 |
| Total | $111,945,361 | $1,244,409 89 |
| Deduct terminated | 48,001,847 | 531,366 47 |
| Gross in force at end of year | $ 63,943,514 | $ 713,043 42 |
| Deduct reinsured | 9,841,587 | 116,376 26 |
| Net in force at December 31, 1916 | $ 54,101,927 | $ 596,667 16 |

### SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| Prov. of New Brunswick, 1922, 4 p.c. | $ 5,000 00 | $ 4,750 00 |
| *Cities—* | | |
| Brantford, 1934, 4 p.c. | 20,000 00 | 17,400 00 |
| Brantford, 1952, 5 p.c. | 20,000 00 | 19,600 00 |
| Guelph, 1929, 4½ p.c. | 20,000 00 | 18,800 00 |
| Guelph, 1919, 5 p.c. | 24,000 00 | 24,000 00 |
| Kingston, 1943, 4½ p.c. | 25,000 00 | 23,750 00 |
| Montreal (St. Henri), 1918, 4½ p.c. | 75,000 00 | 74,250 00 |
| Montreal, (St. Louis), 1941, 4 p.c. | 40,000 00 | 33,200 00 |
| Montreal West, 1952, 5 p.c. | 10,000 00 | 9,400 00 |
| St. Boniface, 1930, 5 p.c. | 25,000 00 | 23,500 00 |
| Toronto, 1948, 4 p.c. | 54,993 33 | 46,744 33 |
| Toronto (Elec. Dist. Plant), 1953, 4½ p.c. | 45,000 00 | 41,400 00 |
| Victoria, 1928, 5 p.c. | 20,000 00 | 19,200 00 |
| Westmount, 1945, 4 p.c. | 50,000 00 | 42,000 00 |
| *Town—* | | |
| Outremont, 1950, 5 p.c. | 25,000 00 | 24,250 00 |
| *School—* | | |
| Montreal, (St. Henri) R. C., 1949, 4½ p.c. | 20,000 00 | 17,000 00 |
| Total on deposit with Receiver General. | $ 478,993 33 | $ 439,244 33 |

## THE PHŒNIX OF HARTFORD—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

### LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ | 478,649 70 |
| Mortgage loans on real estate, first liens | | 115,280 00 |
| Loans secured by pledge of bonds, stocks, etc | | 100,000 00 |
| Book value of bonds and stocks owned by the company | | 11,719,939 23 |
| Cash on hand, in trust companies and in banks | | 865,635 57 |
| Agents' balances | | 1,225,461 68 |
| Total ledger assets | | $14,504,966 18 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 138,608 21 |
| Rents due and accrued | 825 65 |
| Market value of real estate over book value | 21,377 74 |
| Market value of bonds and stocks over book value | 2,003,684 77 |
| Net cash value of premiums in course of collection | 37,500 00 |
| Reinsurance due from other companies on losses paid | 30,647 79 |
| Gross assets | $16,737,610 34 |
| Deduct assets not admitted | 233,646 97 |
| Total admitted assets | $16,503,963 37 |

### LIABILITIES.

| | | |
|---|---|---|
| Net amount of unpaid claims | $ | 490,168 68 |
| Total unearned premiums | | 5,996,729 90 |
| Federal, state and other taxes due or accrued (estimated) | | 205,000 00 |
| Salaries, rents, etc., due or accrued | | 35,000 00 |
| Commissions, brokerage and other charges, due or to become due to agents and brokers | | 21,000 00 |
| Total liabilities, excluding capital stock | $ | 6,747,898 58 |
| Capital stock paid in cash | | 3,000,000 00 |
| Surplus over all liabilities | | 6,756,064 79 |
| Total liabilities | | $16,503,963 37 |

### INCOME

| | | |
|---|---|---|
| Net cash received for premiums | $ | 6,220,081 16 |
| Received for interest and dividends | | 753,615 61 |
| Rents | | 14,324 23 |
| Agents' balances previously charged off | | 920 25 |
| Gross profit on sale or maturity of bonds and stocks | | 10,220 84 |
| Conscience money | | 180 00 |
| From dividend check not collected | | 75 00 |
| Total income | $ | 6,999,417 09 |

### DISBURSEMENTS.

| | | |
|---|---|---|
| Net amount paid during the year for claims | $ | 2,883,453 84 |
| Expenses of adjustment and settlement of claims | | 50,753 23 |
| Dividends paid to stockholders (including $156,739.57 stockholders' tax) | | 756,739 57 |
| Commissions or brokerage | | 1,160,215 98 |
| Rents | | 37,460 30 |
| Salaries, $263,331.66; and expenses, $112,515.34; of special and general agents and branch office employees | | 375,847 00 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | | 280,813 14 |
| Underwriters' boards and tariff associations | | 104,418 60 |
| Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses | | 17,929 63 |
| Inspections and surveys | | 13,209 97 |
| Taxes on real estate | | 2,908 96 |
| State taxes on premiums, Insurance Department licenses and fees | | 169,793 06 |
| All other licenses, fees and taxes | | 49,606 72 |
| Agents' balances charged off | | 5,096 86 |
| Federal corporation tax | | 12,446 44 |
| Gross loss on sale or maturity of bonds and stocks | | 8,029 42 |
| All other disbursements | | 155,083 34 |
| Total disbursements | $ | 6,083,806 06 |

## The Phœnix of Hartford—*Concluded.*

### RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of fire risks written or renewed during the year | $ 958,149,087 00 |
| Premiums thereon | 9,054,903 74 |
| Amount of policies terminated | 853,694,345 00 |
| Premiums thereon | 8,423,435 43 |
| Net amount in force on December 31, 1916 | 1,199,537,781 00 |
| Premiums thereon | 11,428,714 45 |

# PROVIDENCE WASHINGTON INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—J. B. BRANCH.

Secretary—A. G. BEALS.

Principal Office—Providence, R.I.

Chief Agents in Canada—Messrs. ROBT. HAMPSON AND SON, LTD.

Head Office in Canada—Montreal.

(Incorporated 1799. Dominion license issued January 9, 1912.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian policyholders.*

Bonds and debs. on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Province of Ontario, 1919, 5 p.c. | $ 10,000 00 | $ 10,000 00 | |
| Commonwealth of Massachusetts, 1938, 3½ p.c. | 6,000 00 | 5,760 00 | |
| Commonwealth of Massachusetts, 1938, 3½ p.c. | 35,000 00 | 33,250 00 | |
| State of Rhode Island, 1958, 3½ p.c. | 100,000 00 | 96,000 00 | |
| City of Montreal, Prot. School, 1942, 4 p.c. | 75,000 00 | 63,000 00 | |
| Total on deposit with Receiver General | $ 226,000 00 | $ 208,010 00 | |
| Carried out at market value | | | $ 208,010 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Interest accrued | | 2,634 16 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire | $ 14,488 25 | |
| Automobile (including Fire Risk) | 955 41 | |
| Total | | 15,443 66 |
| Total assets in Canada | | $ 226,087 82 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 18,832 15 | |
| Net amount of automobile (including fire risk) claims, unadjusted | 966 26 | |
| Total net amount of unsettled claims | | $ 19,798 41 |
| Due and accrued for salaries, etc. | | 2,000 00 |
| Reserve of unearned premiums: fire, $106,744.61; automobile (including fire risk), $6,056.52; automobile (excluding fire risk), $267.20; total, $113,068.33; carried out at 80 per cent. | | 90,454 66 |
| Total liabilities in Canada | | $ 112,253 07 |

## PROVIDENCE WASHINGTON—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (including Fire Risk.) | Automobile (excluding Fire Risk.) | |
| | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 220,437 12 | 24,543 99 | 604 25 | |
| Less reinsurance | 1,205 46 | 165 16 | | |
| Less return premiums | 39,276 31 | 10,779 18 | 62 37 | |
| Total deduction | 40,481 77 | 10,944 34 | | |
| Net cash received | 179,955 35 | 13,599 65 | 541 88 | |
| Net cash received for premiums for all classes of business | | | | $ 194,096 88 |
| Cash received for interest on investments | | | | 8,435 00 |
| Total income in Canada | | | | $ 202,531 88 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile (including Fire Risk). | Automobile (excluding Fire Risk.) | |
| | $ cts. | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 12,103 00 | | | |
| Paid for claims occurring during the year | 107,601 45 | 6,323 18 | 848 55 | |
| Less savings and salvage | 10 80 | | | |
| Less reinsurance | | 221 00 | | |
| Net payment for said claims | 107,590 65 | | | |
| Total net payment for claims | 119,693 65 | 6,102 18 | 848 55 | |
| Total net payments for claims for all classes of business | | | | $ 126,644 38 |
| Commission and brokerage: Fire, $44,499; Other, $4,530.31 | | | | 49,029 31 |
| Taxes | | | | 5,687 27 |
| Miscellaneous expenditure, viz.:—Advertising, $27.23; furniture and fixtures, $126.13; maps and plans, $657.02; postage, telegrams, telephones and express, $1,007.12; printing and stationery, $719.11; underwriters' boards, associations, etc., $2,337.97; sundries, $291.12. | | | | 5,165 75 |
| Total expenditure in Canada | | | | $ 186,526 71 |

## PROVIDENCE WASHINGTON—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | Automobile (including Fire Risk). | | Automobile (excluding Fire Risk). | |
| | Amount | Premiums | Amount | Premiums | Amount | Premiums |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 18,793,038 | 225,130 46 | 519,756 | 11,868 47 | | |
| Taken in 1916, new and renewed | 19,457,829 | 218,902 78 | 1,183,016 | 25,518 86 | 30,290 | 604 25 |
| Totals | 38,250,867 | 444,033 24 | 1,702,772 | 37,387 33 | | |
| Less ceased | 19,767,975 | 232,989 02 | 1,088,228 | 25,109 12 | 4,040 | 69 85 |
| Gross in force at end of 1916 | 18,482,892 | 211,044 22 | 614,544 | 12,278 21 | 26,250 | 534 40 |
| Less reinsured | 103,783 | 1,411 81 | 46,000 | 165 16 | | |
| Net in force at end of 1916 | 18,379,109 | 209,632 41 | 568,544 | 12,113 05 | 26,250 | 534 40 |

Summary of net in force at end of 1916: Amount, $18,973,903; Premiums, $222,279.86.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 100,000 00 |
| Mortgage loans on real estate, first liens | 65,000 00 |
| Book value of bonds and stocks | 3,592,839 15 |
| Cash on hand, in trust companies and in banks | 607,178 20 |
| Agents' balances and bills receivable | 847,446 60 |
| Total ledger assets | $ 5,212,463 95 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 17,504 52 |
| Market value of bonds and stocks over book value | 1,089,658 85 |
| Rents | 982 34 |
| Gross assets | $ 6,320,609 66 |
| Deduct assets not admitted | 63,995 93 |
| Total admitted assets | $ 6,256,613 73 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 920,582 16 |
| Total unearned premiums | 2,732,190 58 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 5,000 00 |
| Federal, state and other taxes due and accrued (estimated) | 60,000 00 |
| Contingent commissions or other charges due or accrued | 10,000 00 |
| Total liabilities, except capital stock | $ 3,727,772 74 |
| Capital stock paid up in cash | 1,000,000 00 |
| Surplus over all liabilities | 1,528,840 99 |
| Total liabilities | $ 6,256,613 73 |

## PROVIDENCE WASHINGTON—*Concluded.*

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 4,608,115 85 |
| Interest and dividends | 230,687 92 |
| Gross profit on sale or maturity of stocks | 69 75 |
| Rents | 6,724 19 |
| Borrowed money | 110,000 00 |
| Other income | 3,160 00 |
| Total income | $ 4,958,757 71 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 2,637,306 37 |
| Expenses of adjustment and settlement of claims | 38,584 62 |
| Dividends paid stockholders | 120,000 00 |
| Commissions or brokerage | 934,650 93 |
| Allowances to agencies for miscellaneous agency expenses | 921 44 |
| Salaries, $89,817.16; and expenses, $28,648.35, of special and general agents | 118,495 51 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 179,111 77 |
| Rents | 15,537 31 |
| Underwriters' boards and tariff associations | 43,264 51 |
| Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses | 21,481 89 |
| Inspections and surveys | 17,405 26 |
| Taxes on real estate | 1,867 95 |
| State taxes on premiums, Insurance Department licenses and fees | 107,642 69 |
| All other licenses, fees and taxes | 27,609 44 |
| Borrowed money | 110,000 00 |
| Interest on borrowed money | 1,001 94 |
| Gross loss on sale or maturity of stocks | 50,000 00 |
| Gross decrease by adjustment, in book value of stocks | 69 75 |
| All other disbursements | 82,446 84 |
| Total disbursements | $ 4,507,488 24 |

### RISKS AND PREMIUMS.

#### FIRE RISKS.

| | |
|---|---|
| Amount of risks written or renewed during the year | $ 457,265,406 00 |
| Premiums thereon | 4,407,451 93 |
| Amount of policies terminated | 454,902,621 00 |
| Premiums thereon | 4,300,132 48 |
| Net amount in force at December 31, 1916 | 472,131,861 00 |
| Premiums thereon | 4,634,444 27 |

# PROVINCIAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—Sir SAMUEL SCOTT, Bart.

Secretary—F. C. SCOTT.

Principal Office—Bolton, England.

Chief Agents in Canada—WILLIS, FABER AND CO. OF CANADA, LIMITED.

Head Office in Canada—Montreal.

(Established October 17, 1903. Dominion license issued December 19, 1910.)

## CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized | £ 250,000 | $ 1,216,666 67 |
| Amount subscribed | 180,000 | 876,000 00 |
| Amount paid thereon in cash | 90,000 | 438,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| Bonds and debs. on deposit with Receiver General, viz.:— | Par value. | Market value. | |
|---|---|---|---|
| *Governments*— | | | |
| Prov. of Quebec stock, 1954, 4½ p.c. | $ 12,166 67 | $ 10,950 00 | |
| Prov. of Saskatchewan stock, 1951, 4 p.c. | 24,333 33 | 19,466 66 | |
| *Cities*— | | | |
| Montreal stock, 1950, 4 p.c. | 4,866 66 | 4,039 33 | |
| Montreal stock, 1951, 4½ p.c. | 9,733 33 | 8,857 33 | |
| Quebec, 1963, 4½ p.c. | 7,300 00 | 6,570 00 | |
| Toronto, 1948, 4 p.c. | 9,733 33 | 8,273 33 | |
| *Municipality*— | | | |
| South Vancouver, 1961, 4 p.c. | 9,733 33 | 6,813 33 | |
| *Railways*— | | | |
| Pacific Great Eastern Ry. Co. deb. stock (g'teed by Prov. of B.C.), 1942, 4½ p.c. | 14,600 00 | 12,264 00 | |
| St. John & Quebec Ry. 1st mtge. deb. stock (g'teed by Prov. of N.B.), 1962, 4 p.c. | 15,066 66 | 11,767 59 | |
| Total on deposit with Receiver General | $ 107,553 31 | $ 89,001 57 | |
| Carried out at market value | | | $ 89,001 57 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash at head office in Canada | 10 00 |
| Cash in Bank of Montreal, Montreal | 24,071 84 |
| Agents' balances and premiums uncollected ($161.07 on business prior to Oct. 1, 1916) | 3,798 21 |
| Office furniture and plans | 665 40 |
| Total assets in Canada | $ 117,547 02 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, unadjusted | $ 27,015 00 |
| Reserve of unearned premiums, $26,743.76; carried out at 80 per cent | 21,395 01 |
| Accounts payable | 2,605 10 |
| Taxes due and accrued | 150 31 |
| Total liabilities in Canada | $ 51,165 42 |

## PROVINCIAL INSURANCE CO.—*Concluded.*

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 43,767 93 | |
| Deduct return premiums | 6,814 69 | |
| Net cash received for premiums | | $ 36,953 24 |
| Received for interest on bank deposit | | 359 05 |
| Total income in Canada | | $ 37,312 29 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 960 20 | |
| Amount paid for claims occurring during the year | $ 17,072 38 | |
| Deduct savings and salvage | 3 12 | |
| Net amount paid for said claims | $ 17,069 26 | |
| Total net amount paid for claims | | $ 18,029 46 |
| Commissions or brokerage | | 7,032 61 |
| Salaries, officials, $1,153.72; auditors' fees, $350 | | 1,503 72 |
| Paid for taxes | | 3,041 25 |
| Miscellaneous expenditure, viz.:—Exchange, $12.42; printing and stationery, $132.75; postage, telegrams, telephones and express, $13.09 | | 158 26 |
| Total expenditure in Canada | | $ 29,765 30 |

### RISKS AND PREMIUMS IN CANADA.

| | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross policies in force at date of last statement | 1,816 | $ 6,304,986 | $ 47,280 57 |
| Taken during the year, new and renewed | 1,697 | 6,439,376 | 47,394 30 |
| Total | 3,513 | $ 12,744,362 | $ 94,674 87 |
| Deduct terminated | 1,227 | 5,433,453 | 39,840 01 |
| Gross and net in force at December 31, 1916 | 2,286 | $ 7,310,909 | $ 54,834 86 |

(*For General Business Statement, see Appendix*).

# QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—VICTOR CHATEAUVERT.

Vice-President—R. AUDETTE.

Secretary—G. H. HENDERSON.

Chief Agent—COLIN E. SWORD.

Principal Office—Quebec.

(Organized April 2, 1818, and incorporated by Act of L.C., 9 George IV, cap. 53; amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 127, and by 41 Vic., cap. 31, and by 42 Vic., cap. 69, and by 46 Vic., cap. 83. Commenced business 1818.)

## CAPITAL.

| | | |
|---|---|---|
| Amount of capital authorized and subscribed | $ | 225,000 00 |
| Amount paid thereon in cash | | 125,000 00 |

(*For List of Shareholders, see Appendix.*)

## ASSETS.

| | | |
|---|---|---|
| Real estate (Company's Office, St. Peter St., Quebec) | $ | 81,587 34 |
| Book value of bonds and debs. owned (*For details, see Schedule A.*) | | 516,848 63 |

Stocks owned by the Company:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| London and North Western Railway, 4 p.c. preference stock | $ 48,666 67 | $ 51,966 70 | $ 36,986 67 |

| | | |
|---|---|---|
| Carried out at book value | | 51,966 70 |
| Cash at head office | | 6,643 43 |
| Cash at branch offices: Montreal, Toronto, and Liverpool, Eng. | | 20,103 17 |
| Cash in banks, viz.:— | | |
| Bank of British North America, Quebec | $ 22,178 28 | |
| Dominion Bank, Toronto | 5,985 62 | |
| Canadian Bank of Commerce, Winnipeg | 7,026 83 | |
| Quebec Bank, Toronto | 355 53 | |
| Merchants Bank of Canada, Vancouver | 17,301 64 | |
| Royal Bank of Canada, Montreal | 846 92 | |
| Total cash in banks | | 53,694 82 |
| Total ledger assets | $ | 730,844 14 |
| Deduct market value of bonds, debentures and stocks under book value | | 86,649 90 |
| | $ | 644,194 24 |

## OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 5,249 80 |
| Rents accrued | | 533 33 |
| Agents' balances and premiums uncollected ($6,974.52 on business prior to Oct. 1, 1916) | | 40,164 66 |
| Total assets | $ | 690,142 03 |

## QUEBEC—*Continued.*

### LIABILITIES.

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ 18,638 86 | |
| Net amount of claims, resisted, in suit | 500 00 | |
| Net amount of claims, resisted, not in suit | 1,500 00 | |
| Total net amount of unsettled claims | | $ 20,638 86 |
| Reserve of unearned premiums, $196,418.28; carried out at 80 per cent. | | 157,134 63 |
| Taxes due and accrued (estimated) | | 6,633 93 |
| Due for reinsurance premiums | | 1,317 54 |
| Accounts payable | | 111 05 |
| Total liabilities, except capital stock | | $ 185,836 01 |
| Excess of assets over liabilities | | $ 504,306 02 |
| Capital stock paid in cash | | 125,000 00 |
| Surplus over liabilities and capital | | $ 379,306 02 |

### INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 313,738 61 | |
| Deduct reinsurances, $13,082.55; return premiums, $42,700.15 | 55,782 70 | |
| Net cash received for premiums | | $ 257,955 91 |
| Received for interest on investments | | 18,510 49 |
| Received for rents | | 3,395 42 |
| Total income | | $ 279,861 82 |

### EXPENDITURE.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 8,882 15 | |
| Amount paid for claims occurring during the year | $ 152,897 35 | |
| Deduct reinsurances | 9,709 73 | |
| Net amount paid for said claims | $ 143,187 62 | |
| Total net amount paid for claims | | $ 152,069 77 |
| Commission or brokerage | | 49,672 26 |
| Paid for salaries of head office officials, $17,785.32; directors' fees, $330; travelling expenses, $871.17 | | 18,986 49 |
| Taxes | | 9,420 99 |
| Miscellaneous expenditure, viz.: Advertising, $654.11; furniture and fixtures, $174.46; legal expenses, $177.27; maps and plans, —$11.75; postage, telegrams, telephones, and express, $1,546.53; printing and stationery, $2,680.96; rents, $1,867.54; underwriters' association, etc., $2,764.17; office charges, $1,100.36; sundries, $238.64 | | 11,192 29 |
| Total expenditure | | $ 241,341 80 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1915 | $ 692,213 07 |
| Amount of cash income | 279,861 82 |
| Total | $ 972,074 89 |
| Amount of expenditure | 241,341 80 |
| Balance, net ledger assets, December 31, 1916, ($730,844.14 less $111.05 ledger liability) | $ 730,733 09 |

### RISKS AND PREMIUMS.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | $ 35,315,551 | $ 390,243 78 |
| Taken during the year, new and renewed | 30,136,463 | 310,887 40 |
| Total | $ 65,452,014 | $ 701,131 18 |
| Deduct terminated | 28,336,889 | 302,688 65 |
| Gross in force at end of year | $ 37,115,125 | $ 398,442 53 |
| Deduct reinsured | 1,307,205 | 12,970 35 |
| Net in force at Dec. 31, 1916 | $ 35,807,920 | $ 385,472 18 |

## QUEBEC—*Concluded.*

SCHEDULE A.

| Bonds and debs. on deposit with Receiver General:— | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Governments*— | | | |
| Prov. of Alberta, 1922, 4 p.c. | $ 24,333 33 | $ 23,116 67 | $ 22,873 33 |
| Prov. of Manitoba, 1947, 4 p.c. | 46,720 00 | 48,121 59 | 38,310 40 |
| *Cities*— | | | |
| Fort William, 1930, 4½ p.c. | 3,893 33 | 3,971 20 | 3,504 00 |
| Fort William, 1935, 4½ p.c. | 9,733 33 | 9,928 00 | 8,565 33 |
| Fort William, 1940, 4½ p.c. | 10,706 67 | 10,920 80 | 9,207 74 |
| Hull, Que. (g'teed by Prov. of Quebec) 1937, 4 p.c. | 8,500 00 | 8,346 87 | 7,055 00 |
| Hull, Que., 1936, 5 p.c. | 10,000 00 | 10,500 00 | 9,300 00 |
| Montreal (Town of St. Louis), 1949, 4½ p.c. | 25,000 00 | 25,500 00 | 22,250 00 |
| Quebec, 1922, 4½ p.c. | 3,000 00 | 3,000 00 | 2,910 00 |
| Quebec, 1926, 4½ p.c. | 4,000 00 | 4,340 00 | 3,840 00 |
| Three Rivers, 1931, 4 p.c. | 10,000 00 | 10,000 00 | 8,500 00 |
| Toronto, 1944, 3½ p.c. | 24,333 33 | 21,048 33 | 18,980 00 |
| Vancouver, 1948, 4 p.c. | 19,466 67 | 19,564 00 | 14,794 67 |
| *School*— | | | |
| Montreal Technical (g'teed by Prov. of Quebec,) 1949, 4 p.c. | 29,200 00 | 28,948 88 | 23,944 00 |
| Total on deposit with Receiver General. | $ 228,886 66 | $ 227,306 34 | $ 194,034 47 |
| Other bonds and debentures owned by the Company:— | | | |
| Egyptian Unified Debt, 1941, 7 p.c. | $ 19,466 67 | $ 19,442 34 | $ 15,573 34 |
| City of Toronto, 1921, 4 p.c. | 7,300 00 | 6,935 00 | 7,081 00 |
| B.C. Elec. Ry. perp. cons. deb. stock, 4½ p.c. | 24,333 33 | 22,873 33 | 15,330 00 |
| C.N.R. perp. cons. deb. stock, 4 p.c. | 48,066 66 | 45,746 67 | 29,686 66 |
| C.P.R. perp. cons. deb. stock, 4 p.c. | 48,066 67 | 51,465 00 | 40,393 34 |
| Totals | $ 148,433 33 | $ 146,462 34 | $ 108,064 34 |
| *Held in Liverpool, England:*— | | | |
| British Exchequer, 1920, 5 p.c. | $ 146,000 00 | $ 143,080 00 | $ 143,080 00 |
| Total par, book and market values | $ 523,319 99 | $ 516,848 68 | $ 445,178 81 |

# QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—EDWARD F. BEDDALL.

Secretary—N. S. BARTOW.

Principal Office—New York.

Chief Agent in Canada—WM. MACKAY.

Head Office in Canada.—Montreal.

(Incorporated Sept. 11, 1891. Commenced business in Canada Nov. 1, 1891).

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see schedule A*) | | $ 563,066 82 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office in Canada | | 2,027 54 |
| Cash in banks, viz.:— | | |
| Royal Bank, Halifax | $ 382 28 | |
| " " Montreal | 19,907 91 | |
| " " Calgary | 4,798 17 | |
| Dominion Bank, Montreal | 13,562 90 | |
| " " Winnipeg | 6,503 23 | |
| " " Toronto | 7,144 25 | |
| Bank of Hochelaga, Montreal | 12,137 58 | |
| Total cash in banks | | 64,436 32 |
| Interest due and accrued | | 8,246 37 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($3,455.72 on business prior to Oct. 1, 1916) | $ 84,640 74 | |
| Automobile, excluding Fire risk, ($467.16 on business prior to Oct. 1, 1916). | 3,874 10 | |
| Total | | 88,514 84 |
| Total assets in Canada | | $ 731,291 89 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted ($1,200 accrued in previous years) | $ 52,005 00 | |
| " " " resisted, in suit (accrued in previous years) | 10,000 00 | |
| Net amount of unsettled fire claims | $ 62,005 00 | |
| Net amount of automobile, (including fire risk) claims, unadjusted | $ 1,265 00 | |
| " " " (excluding fire risk) claims, unadjusted | 510 00 | |
| Net amount of unsettled automobile claims | $ 1,775 00 | |
| Total net amount of unsettled claims | | $ 63,780 00 |
| Reserve of unearned premiums: fire, $483,185.37; automobile (including fire risk) $24,531.22; automobile (excluding fire risk), $4,199; total, $511,915.59; carried out at 80 per cent | | 409,532 47 |
| Due for reinsurance premiums | | 4,143 61 |
| Due and accrued for salaries, rent, etc | | 177 50 |
| Due and accrued for taxes | | 9,780 00 |
| Total liabilities in Canada | | $ 487,413 58 |

## QUEEN—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Automobile, (including Fire Risk.) | Automobile, (excluding Fire Risk.) | Inland Transportation. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 743,782 57 | 61,810 82 | 9,203 41 | 1 00 |
| Less reinsurance | 32,675 98 | | | |
| " return premiums | 96,171 43 | 12,429 58 | 1,144 60 | |
| Total deduction | 128,847 41 | | | |
| Net cash received | 614,935 16 | 49,381 24 | 8,058 81 | 1 00 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 672,376 21 |
| Cash received for interest on investments | | 25,814 72 |
| Total income in Canada | $ | 698,190 93 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Automobile, (including Fire Risk.) | Automobile, (excluding Fire Risk.) |
| | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 17,395 31 | 1,295 90 | 204 80 |
| Less savings and salvage | 675 00 | 200 00 | 104 00 |
| " reinsurance | 29 74 | | |
| Total deduction | 704 74 | | |
| Net payment for said claims | 16,690 57 | 1,095 90 | 100 80 |
| Paid for claims occurring during the year | 323,623 90 | 26,966 02 | 3,640 18 |
| Less savings and salvage | 35 88 | 612 50 | |
| " reinsurance | 5,572 50 | | |
| Total deduction | 5,608 38 | | |
| Net payment for said claims | 318,015 52 | 26,353 52 | |
| Total net payment for claims | 334,706 09 | 27,449 42 | 3,740 98 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 365,896 49 |
| Commission and brokerage: Fire, $120,681.34; Other, $10,180.17 | | 130,861 51 |
| Taxes: Fire, $16,858.78; Other, $1,273.36 | | 18,132 14 |
| Salaries, fees and travelling expenses, Fire:—Salaries: Head office, general and special agents, $45,357.51; fees: auditors, $206.27; travelling expenses: officials, $876.67; agents, $2,367.16 | | 48,807 61 |
| Salaries and travelling expenses, Other:—Salaries: Head office, general and special agents, $2,240.70; travelling expenses: officials, $55.80; agents, $38 | | 2,334 50 |

## QUEEN—*Continued.*

### EXPENDITURE IN CANADA—*Concluded.*

| | |
|---|---|
| Miscellaneous expenditure, Fire, viz.:—Advertising, $1,408.82; furniture and fixtures, $892.62; legal expenses, $333.72; maps and plans, $943.57; postage, telegrams, telephones and express, $4,043.93; printing and stationery, $7,475.46; rents, $6,099.32; underwriters' boards, associations, etc., $6,000.46; miscellaneous expenses, $2,213.94 | $ 29,411 84 |
| Miscellaneous expenditure, Other, viz.:—Advertising, $11.25; legal expenses, $2.84; postage, telegrams, telephones and express, $43.63; printing and stationery, $164.54; underwriters' boards, associations, etc., $299.50; miscellaneous expenses, $51.90 | 573 66 |
| Total expenditure in Canada | $ 596,017 75 |

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (including Fire Risk.) | |
| | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 79,915,488 | 970,029 29 | 2,077,542 | 51,415 08 |
| Taken in 1916, new and renewed | 62,709,008 | 757,757 16 | 2,815,970 | 61,673 03 |
| Totals | 142,624,496 | 1,727,786 45 | 4,893,512 | 113,088 11 |
| Less ceased | 58,055,979 | 724,154 87 | 2,649,380 | 64,025 07 |
| Gross in force at end of 1916 | 84,568,517 | 1,003,631 58 | 2,244,132 | 49,062 44 |
| Less reinsured | 4,441,551 | 45,566 73 | | |
| Net in force at end of 1916 | 80,126,966 | 958,064 85 | 2,244,132 | 49,062 44 |

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Automobile (excluding Fire Risk.) | | Inland Transportation. | |
| | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. |
| Taken in 1916, new and renewed | 142,000 | 9,542 61 | 1,072 | 1 60 |
| Less censed | 30,000 | 1,144 60 | 1,072 | 1 00 |
| Gross and net in force at end of 1916 | 112,000 | 8,398 01 | | |

Summary of net in force at end of 1916: Amount, $82,483,098. Premiums, $1,015,525.30.

## QUEEN—*Continued.*

SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

| | Par value. | Market value. |
|---|---|---|
| *Government—* | | |
| Dom. of Canada War Loan, 1925, 5 p.c. | $ 21,000 00 | $ 20,790 00 |
| Province of Manitoba Drainage, 1935, 4 p.c. | 35,000 00 | 30,100 00 |
| " Manitoba Drainage, 1937, 4 p.c. | 5,000 00 | 4,250 00 |
| " Ontario, 1936, 3½ p.c. | 40,000 00 | 33,600 00 |
| " Ontario, 1939, 4 p.c. | 30,000 00 | 26,100 00 |
| " Quebec inscribed stock, 3 p.c. | 30,416 66 | 22,204 15 |
| New Zealand stock, 1929, 4 p.c. | 48,666 67 | 41,853 34 |
| *Cities—* | | |
| Halifax permanent stock, 5 p.c. | 60,000 00 | 60,000 00 |
| Montreal deb. stock, 1942, 3½ p.c. | 34,066 67 | 26,572 00 |
| Montreal Sinking Fund, 1942, 4 p.c. | 70,000 00 | 60,200 00 |
| Ottawa, 1928, 3½ p.c. | 30,000 00 | 26,100 00 |
| Toronto, 1929, 3½ p.c. | 48,666 66 | 42,340 00 |
| Toronto, 1948, 4 p.c. | 35,040 00 | 29,784 00 |
| Toronto, 1955, 4½ p.c. | 5,000 00 | 4,690 00 |
| Victoria, 1918, 4 p.c. | 20,000 00 | 19,600 00 |
| Victoria, 1924, 4½ p.c. | 32,000 00 | 30,080 00 |
| Winnipeg, 1919, 4 p.c | 12,000 00 | 11,640 00 |
| *School—* | | |
| Montreal (St. Henri School), 1949, 4½ p.c. | 32,0000 00 | 27,200 00 |
| *Railway—* | | |
| Can. Nor. Ry., 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c. | 48,666 67 | 41,853 33 |
| *Miscellaneous—* | | |
| Montreal Harbour, 1924, 4 p.c. | 10,000 00 | 9,200 00 |
| Total on deposit with Receiver General | $ 647,523 33 | $ 568,066 82 |

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

### LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 63,000 00 |
| Book value of stocks and bonds owned by the company | 10,551,406 32 |
| Cash on hand, in trust companies and banks | 641,273 58 |
| Agents' balances and bills receivable | 1,068,933 24 |
| Other ledger assets | 40,477 61 |
| Total ledger assets | $12,365,090 75 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 111,338 18 |
| Gross assets | $12,476,428 93 |
| Deduct assets not admitted | 326,580 96 |
| Total admitted assets | $12,149,847 97 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 803,365 81 |
| Total unearned premiums | 4,960,301 86 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 11,010 44 |
| Federal, state and other taxes due or accrued (estimated) | 151,131 11 |
| Contingent commissions or other charges due or accrued | 21,342 30 |
| Pension obligations | 25,995 40 |
| Income tax, withheld at source | 551 48 |
| Total liabilities, excluding capital stock | $ 5,973,698 40 |
| Capital stock paid up in cash | 1,000,000 00 |
| Surplus beyond liabilities, including capital stock | 5,176,149 57 |
| Total liabilities | $12,149,847 97 |

## QUEEN—*Concluded.*

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 6,157,874 87 |
| Interest and dividends | 419,010 71 |
| From agents' balances previously charged off | 64 81 |
| Income tax, withheld at source | 551 48 |
| Total income | $ 6,577,501 87 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 2,819,409 45 |
| Expenses of adjustment and settlement of claims | 85,027 47 |
| Cash dividends paid stockholders | 400,000 00 |
| Commission or brokerage | 1,099,241 24 |
| Allowances to agencies for miscellaneous agency expenses | 9,350 74 |
| Salaries, $111,647.94; and expenses, $78,521.65; of special and general agents | 190,169 59 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 373,817 66 |
| Rent | 46,003 01 |
| Underwriters' boards and tariff associations | 56,989 90 |
| Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses | 30,719 08 |
| Inspections and surveys | 38,776 97 |
| State taxes on premiums, Insurance Department licenses and fees | 120,151 11 |
| All other licenses, fees and taxes | 47,822 29 |
| Income tax withheld in previous year | 545 24 |
| Agents' balances charged off | 358 95 |
| Gross loss on sale or maturity of stocks | 1,931 60 |
| Gross decrease by adjustment, in book value of bonds | 4,458 64 |
| All other disbursements | 156,635 97 |
| Total disbursements | $ 5,481,408 91 |

### RISKS AND PREMIUMS.

#### FIRE.

| | |
|---|---|
| Fire risks written or renewed during the year | $ 692,094,940 00 |
| Premiums thereon | 6,846,210 35 |
| Amount terminated during the year | 604,508,145 00 |
| Premiums thereon | 6,308,828 51 |
| Net amount in force at December 31, 1916 | 876,463,780 00 |
| Premiums thereon | 8,853,710 30 |

#### MARINE AND INLAND.

| | |
|---|---|
| Net amount in force at December 31, 1916 | $53,543,248 00 |
| Premiums thereon | 732,513 87 |

# THE ROYAL EXCHANGE ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Governor—VIVIAN HUGH SMITH.

Secretary—PERCY F. HODGE.

Principal Office—Royal Exchange, London, E.C.

Chief Agent in Canada—ARTHUR BARRY.

Head Office in Canada—Montreal.

(Incorporated, June 22, 1720. Dominion license issued November 4, 1910.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, £2,000,000 | $ 9,733,333 33 |
| Amount subscribed and paid in cash, £689,219 17s. 10d | 3,354,203 46 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*) | | $ 382,081 87 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Value of real estate held by the company | | 75,000 00 |
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | | 232,263 83 |
| Market value of bonds and debentures held by Company (*For details, see Schedule B*) | | 99,225 00 |
| Cash at head office in Canada | | 427 69 |
| Cash in banks, viz.:— | | |
| Bank of Montreal, Montreal | $ 28,187 82 | |
| Bank of British North America, Montreal | 25,309 86 | |
| Royal Bank of Canada, Montreal | 7,945 08 | |
| Royal Bank of Canada, Toronto | 1,905 94 | |
| Canadian Bank of Commerce, Vancouver | 5,428 61 | |
| Canadian Bank of Commerce, Montreal | 15,000 00 | |
| Total cash in banks | | 83,777 31 |
| Rents due | | 83 34 |
| Interest due, $3,095.41; accrued, $13,525.17 | | 16,620 58 |
| Agents' balances and premiums uncollected on policies in force:— | | |
| Fire ($970.07 on business prior to Oct. 1, 1916) | $ 46,063 92 | |
| Accident ($329.72 on business prior to Oct. 1, 1916) | 1,577 72 | |
| Automobile, including Fire Risk, ($187.01 on business prior to Oct. 1, 1916) | 1,865 99 | |
| Automobile, excluding Fire Risk, ($10.23 on business prior to Oct. 1, 1916) | 1,448 99 | |
| Employers' Liability ($1,963.21 on business prior to Oct. 1, 1916) | 6,152 18 | |
| Sickness ($164.56 on business prior to Oct. 1, 1916) | 997 18 | |
| Total | | 53,105 98 |
| Office furniture and plans | | 12,239 30 |
| Total assets in Canada | | $ 959,824 90 |

## The Royal Exchange Assurance—*Continued.*

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 22,405 36 | |
| Net amount of fire claims, resisted, not in suit (accrued in 1915) | 2,500 00 | |
| Net amount of accident claims, unadjusted | 410 00 | |
| Net amount of automobile (excluding Fire Risk) claims, unadjusted | 1,087 21 | |
| Net amount of employers' liability claims, unadjusted ($750 accrued in 1915) | 1,775 00 | |
| Net amount of sickness claims, unadjusted | 573 98 | |
| Total net amount of unsettled claims | | $ 28,751 55 |
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 333,478 49 | |
| Accident | 5,029 71 | |
| Automobile (including Fire Risk) | 9,553 66 | |
| Automobile (excluding Fire Risk) | 8,367 36 | |
| Employers' Liability | 9,267 43 | |
| Sickness | 3,180 08 | |
| Total, $368,876.73; carried out at 80 per cent | | 295,101 38 |
| Due reinsuring companies | | 19 50 |
| Taxes due and accrued | | 15,700 00 |
| Total liabilities in Canada | | $ 339,572 43 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (including Fire Risk.) | Automobile (excluding Fire Risk.) | Employers' Liability. | Sickness. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 502,379 98 | 15,333 33 | 21,539 74 | 19,218 34 | 12,562 50 | 9,100 81 | |
| Less reinsurance | 4,151 97 | 646 83 | | | | 387 50 | |
| Less return premiums | 56,174 03 | 3,668 53 | 2,816 65 | 2,701 20 | 4,170 43 | 2,179 83 | |
| Total deduction | 60,326 00 | 4,315 36 | | | | 2,567 33 | |
| Net cash received | 442,053 98 | 11,017 97 | 18,723 09 | 16,517 14 | 8,392 07 | 6,533 48 | |
| Net cash received for premiums for all classes of business | | | | | | | $ 503,237 73 |
| Cash received for interest on investments, $24,997.94; rents, $2,783.50 | | | | | | | 27,781 44 |
| Total income in Canada | | | | | | | $ 531,019 17 |

## THE ROYAL EXCHANGE ASSURANCE—*Continued.*

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (including Fire Risk.) | Automobile (excluding Fire Risk.) | Employers' Liability. | Sickness. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Net payment for claims occurring in previous years | 1,167 26 | 329 32 | 12 85 | 770 60 | 1,044 64 | 557 72 | |
| Paid for claims occurring during the year | 201,760 49 | 4,664 93 | 4,545 47 | 3,799 33 | 3,983 10 | 1,689 63 | |
| Less savings and salvage | 60 21 | | 292 50 | 4 00 | | | |
| Less reinsurance | 8 84 | 4 00 | | | | 135 35 | |
| Total deduction | 69 05 | | | | | | |
| Net payment for said claims | 201,691 44 | 4,660 93 | 4,252 97 | 3,795 33 | | 1,554 28 | |
| Total net payment for claims | 202,858 70 | 4,990 25 | 4,265 82 | 4,565 93 | 5,027 74 | 2,112 00 | |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 223,820 44 |
| Commission and brokerage, Fire, $87,127.21; Other, $13,864.84 | | 100,992 05 |
| Taxes, Fire, $14,209.58; Other, $1,881.42 | | 16,091 00 |
| Salaries, fees and travelling expenses, Fire:—Salaries:—Head office, $21,635.90; Fees:—Directors, $1,190; travelling expenses, officials, $3,945.85 | | 26,771 75 |
| Salaries, fees and travelling expenses, Other:—Salaries:—Head office, $9,787.27; Fees:—Directors, $600; auditors, $173.25; travelling expenses; officials, $809.18 | | 11,369 70 |
| Miscellaneous expenditure, Fire, viz.:—Advertising, $760.96; furniture and fixtures, $1,125.26; legal expenses, $461.82; maps and plans, $1,179.22; postage, telegrams, telephones and express, $2,137.80; printing and stationery, $3,790.02; rents, $1,980; underwriters' boards, associations, etc., $3,766.57; bad debts, $405.59; bank exchange, $72.62; papers and periodicals, $46.11; sundries, $2,109.96 | | 17,835 93 |
| Miscellaneous expenditure, Other, viz.:—Advertising, $227.18; furniture and fixtures, $29; inspections and surveys, $140; legal expenses, $31.50; postage, telegrams, telephones and express, $698.50; printing and stationery, $646.12; rents, $1,840; underwriters' boards, associations, etc., $469.48; bad debts, $52.29; sundry office expenses, $349.85 | | 4,483 92 |
| Total expenditure in Canada | $ | 401,364 79 |

## THE ROYAL EXCHANGE ASSURANCE—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Fire. | | | Accident. | | | Automobile (including Fire Risk). | | |
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. | No. | Amount. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 22,599 | 51,510,883 | 606,049 31 | 924 | 2,332,500 | 12,395 15 | 555 | 822,725 | 16,670 51 |
| Taken in 1916— | | | | | | | | | |
| New | 12,418 | 39,549,096 | 404,872 37 | 275 | 742,650 | 4,594 19 | 1,068 | 1,052,353 | 22,456 52 |
| Renewed | 3,011 | 9,110,463 | 105,499 26 | 749 | 1,963,500 | 9,216 05 | | | |
| Totals | 38,028 | 100,170,442 | 1,116,420 94 | 1,948 | 5,038,650 | 26,205 39 | 1,623 | 1,875,078 | 39,127 03 |
| Less ceased | 13,172 | 44,164,329 | 464,766 94 | 1,171 | 3,141,500 | 15,428 14 | 698 | 954,355 | 20,019 70 |
| Gross in force at end of 1916 | 24,856 | 56,006,113 | 651,654 00 | 777 | 1,897,150 | 10,777 25 | 925 | 920,723 | 19,107 33 |
| Less reinsured | | 748,411 | 4,811 51 | | 151,250 | 717 83 | | | |
| Net in force at end of 1916 | 24,856 | 55,257,702 | 646,842 49 | 777 | 1,745,900 | 10,059 42 | 925 | 920,723 | 19,107 33 |

## THE ROYAL EXCHANGE ASSURANCE—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

| Risks and Premiums. | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Automobile (excluding Fire Risk). | | | Employers' Liability. | | | Sickness. | |
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. | No. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. | | $ cts. |
| Gross in force at end of 1915 | 140 | 1,400,000 | 9,191 67 | 74 | 750,000 | 10,640 86 | 657 | 8,197 25 |
| Taken in 1916, new and renewed | 289 | 2,890,000 | 20,219 81 | 99 | 990,000 | 15,530 77 | 687 | 8,576 43 |
| Totals | 429 | 4,290,000 | 29,411 48 | 173 | 1,740,000 | 26,171 63 | 1,344 | 16,773 68 |
| Less ceased | 196 | 1,960,000 | 12,676 75 | 78 | 790,000 | 9,419 99 | 831 | 10,044 51 |
| Gross in force at end of 1916 | 233 | 2,330,000 | 16,734 73 | 95 | 950,000 | 16,751 64 | 513 | 6,729 17 |
| Less reinsured | | | | | | | | 369 00 |
| Net in force at end of 1916 | 233 | 2,330,000 | 16,734 73 | 95 | 950,000 | 16,751 64 | 513 | 6,360 17 |

Summary of Net in Force at end of 1916: No. 27,399. Premiums, $715,855.78.

## The Royal Exchange Assurance—*Concluded.*

### Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Prov. of Ontario, 1946, 3½ p.c. | $ 42,340 00 | $ 32,178 40 |
| Prov. of Saskatchewan, 1951, 4 p.c. | 42,826 67 | 34,261 34 |
| *Cities*— | | |
| Calgary, 1931, 4½ p.c. | 7,300 00 | 6,424 00 |
| Calgary, 1932, 4½ p.c. | 25,793 34 | 22,698 13 |
| Calgary, 1941, 4½ p.c. | 32,120 00 | 26,980 80 |
| Calgary, 1942, 4½ p.c. | 15,573 33 | 13,081 60 |
| *Railways*— | | |
| Alberta and Great Waterways Ry. Co., 1st mtge. (g'teed by Prov. of Alberta), 1959, 5 p.c. | 86,000 00 | 74,820 00 |
| C.N.R.,1st mtge. deb. stock (g'teed by Dom. Gov't), 1958, 3½ p.c. | 19,466 67 | 14,016 00 |
| C.N. Alberta Ry. 1st mtge. deb. stock (g'teed by Dom. Gov't), 1960, 3½ p.c | 29,200 00 | 20,732 00 |
| C.N. Ont. Ry. 1st mtge. deb. stock (g'teed by Dom. Gov't), 1961, 3½ p.c. | 108,526 67 | 78,139 20 |
| G.T.P., 1st mtge. (g'teed by Dom. Gov't), 1962, 3 p.c. | 36,013 33 | 22,688 40 |
| St. John and Quebec Ry. 1st mtge. deb. stock (g'teed by N.B. Gov't), 1962, 4 p.c. | 46,233 33 | 36,062 00 |
| Total on deposit with Receiver General | $ 491,393 34 | $ 382,081 87 |

### Schedule B.

Other bonds owned and held by the company:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Dominion of Canada War Loan, 1931, 5 p.c. | $ 25,000 00 | $ 24,750 00 |
| Anglo-French External Loan, 1920, 5 p.c. | 50,000 00 | 47,000 00 |
| *Miscellaneous*— | | |
| Eastern Can. Savings and Loan Co., 1918, 5 p.c. | 2,500 00 | 2,475 00 |
| Canada Permanent Mtge. Corp., 1920, 4½ p.c. | 25,000 00 | 25,000 00 |
| Total par and market values | $ 102,500 00 | $ 99,225 00 |

(*For General Business Statement, see Appendix.*)

# THE ROYAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.
Chairman—HERBERT W. HIND.
Manager—GEO. CHAPPELL.
Principal Office—Liverpool, England.
Chief Agent in Canada—WM. MACKAY.
Head Office in Canada—Montreal.

(Established May 31, 1845. Commenced business in Canada, 1851.)

## CAPITAL.

| | |
|---|---|
| Amount of joint capital authorized, £3,000,000 | $14,600,000 00 |
| Amount subscribed £2,944,680 | 14,330,776 00 |
| Amount paid thereon in cash, £441,702 | 2,149,616 40 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and deba. on deposit with Receiver General (*For details, see Schedule A.*) | $ 1,357,019 32 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Real estate in Canada held by the Company, viz.: Building situate Notre Dame Street and Place d'Armes Square, Montreal, $450,000; building situate 27 and 29 Wellington Street East, Toronto, $75,000; vacant lot, Vancouver, $20,784 | | 545,784 00 |
| Mortgage loans on real estate, first liens | | 647,500 00 |
| Market value of bonds held by Company (*For details, see Schedule B.*) | | 100,000 00 |
| Cash at head office in Canada | | 2,182 19 |
| Cash in banks, viz.:— | | |
| Bank of Nova Scotia, Halifax | $ 618 53 | |
| Royal Bank, Montreal | 324,701 35 | |
| Molsons Bank, Montreal | 26,631 43 | |
| Royal Bank, Winnipeg | 9,751 60 | |
| Royal Bank, Toronto | 19,732 88 | |
| Molsons Bank, Calgary | 11,899 27 | |
| Royal Bank, Vancouver | 24,750 31 | |
| Merchants National Bank | 910 42 | |
| Total cash in banks | | 418,995 79 |
| Interest accrued | | 27,567 99 |
| Rents due, $471.92; accrued, $4,337.94 | | 4,809 86 |
| Agents' balances and premiums uncollected ($337.58 was on business prior to October 1, 1916) | | 203,001 21 |
| Total assets in Canada | | $ 3,306,860 36 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Total net amount of claims, unadjusted ($650 accrued in previous years) | $ 120,335 00 |
| Reserve of unearned premiums, $1,226,944.41; carried out at 80 per cent | 981,555 53 |
| Taxes due and accrued | 21,993 61 |
| Due and accrued for salaries, rent, etc | 990 19 |
| Due for reinsurance premiums | 5,876 97 |
| Total liabilities in Canada | $ 1,130,751 30 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 1,749 699 41 | |
| Deduct reinsurances, $50,502.22; return premiums, $227,541.89 | 278,044 11 | |
| Net cash received for premiums | | $ 1,471,655 30 |
| Received for interest on investments | | 102,783 14 |
| Rents | | 25,692 92 |
| Total income in Canada | | $ 1,600,131 36 |

## THE ROYAL INSURANCE COMPANY—*Concluded.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 75,510 19 | |
| Deduct savings and salvage, $5; reinsurance, $77.86 | 82 86 | |
| Net amount paid for said claims | $ 75,427 33 | |
| Amount paid for claims occurring during the year | $ 678,545 51 | |
| Deduct savings and salvage, $240.03; reinsurance, $14,343.95 | 14,583 98 | |
| Net amount paid for said claims | $ 663,961 53 | |
| Total net amount paid for claims | | $ 739,388 86 |
| Paid for commission or brokerage | | 267,842 85 |
| Paid for salaries: head office officials and agents, $107,957.47; auditors' fees, $558.80; travelling expenses, officials and agents, $8,100.72 | | 116,616 99 |
| Taxes | | 38,826 11 |
| Miscellaneous expenditure, viz.: Printing and stationery, $12,176.02; underwriters' associations, $13,999.38; advertising, $3,798.74; rents, $14,838.23; postage, telegrams, telephones and express, $7,926.31; maps and plans, $1,721.93; office furniture and fixtures, $2,101.98; legal expenses, $835.03; sundry and office expenses, $13,945.37 | | 71,342 99 |
| Total expenditure in Canada | | $ 1,234,017 80 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | $216,878,177 | $2,463,061 11 |
| Taken during the year, new and renewed | 162,489,584 | 1,747,014 89 |
| Total | $379,367,761 | $4,210,076 00 |
| Deduct terminated | 149,068,401 | 1,678,358 22 |
| Gross in force at end of year | $230,299,360 | $2,531,717 78 |
| Deduct reinsured | 8,489,793 | 84,815 23 |
| Net in force at December 31, 1916 | $221,809,567 | $2,446,902 55 |

### SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Canada stock, 1909/34, 3½ p.c. | $ 43,666 67 | $ 39,420 00 |
| Canada stock, 1930/50, 3½ p.c. | 104,633 33 | 80,567 66 |
| British Columbia, 1937, 3½ p.c. | 100,000 00 | 77,000 00 |
| British Columbia, 1941, 4½ p.c. | 34,066 67 | 29,978 66 |
| Manitoba, 1937, 4 p.c. | 100,000 00 | 85,000 00 |
| New Brunswick, 1938, 3 p.c. | 77,866 67 | 57,621 34 |
| New Brunswick, 1922, 4 p.c. | 24,500 00 | 23,275 00 |
| Nova Scotia, 1945, 3½ p.c. | 108,040 00 | 83,190 80 |
| *Cities*— | | |
| Toronto, 1948, 4½ p.c. | 97,333 33 | 90,520 00 |
| Victoria, 1943, 4½ p.c. | 60,000 00 | 51,600 00 |
| *Town*— | | |
| Maisonneuve, 1952, 5 p.c. | 24,333 33 | 21,656 66 |
| *Schools*— | | |
| Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c. | 97,333 33 | 79,813 33 |
| Westmount, 1925-1927, 5 p.c. | 18,000 00 | 17,820 00 |
| *Railways*— | | |
| Can. Nor. Ont. Ry. 1st mtge. deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c. | 148,433 33 | 106,872 00 |
| Can. Nor. Ry., Ontario Div. (g'teed by Prov. of Manitoba), 1930, 4 p.c. | 260,853 34 | 224,333 87 |
| Can. Nor. Ry., 1st mtge. (g'teed by Prov. of Manitoba), 1930, 4 p.c. | 243,333 33 | 211,700 00 |
| G.T.P., 1st mtge. stg. (g'teed by Dom. of Canada), 1962, 3 p.c. | 121,666 67 | 76,650 00 |
| Total on deposit with Receiver General | $1,669,060 00 | $1,357,019 32 |

### SCHEDULE B.

Bonds and debentures held by the Company:—

| | | |
|---|---|---|
| Canada Permanent Mortgage Corp., 1921, 5 p.c. | $ 50,000 00 | $ 50,000 00 |
| Huron and Erie Mortgage Corp., 1922, 5 p.c. | 50,000 00 | 50,000 00 |
| Total held by the Company | $ 100,000 00 | $ 100,000 00 |

(*For General Business Statement, see Appendix.*)

# ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—F. R. BIGELOW.

Secretary—A. W. PERRY.

Principal Office—St. Paul, Minn.

Chief Agent in Canada—C. F. CODERE.

Head Office in Canada—Winnipeg, Man.

(Incorporated May, 1865. Dominion license issued September 14, 1907.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 2,000,000 00 |
| Amount subscribed and paid in cash | 1,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds and debentures on deposit with Receiver General, viz:— | | | |
| *Governments—* | | | |
| Prov. of Alberta, 1923, 4½ p.c. | $ 50,000 00 | $ 48,000 00 | |
| " of Manitoba, 1937, 4 p.c. | 60,000 00 | 51,000 00 | |
| *Cities—* | | | |
| Fort William, 1940, 4½ p.c. | 10,000 00 | 8,600 00 | |
| Galt, 1946, 4 p.c. | 51,000 00 | 42,330 00 | |
| Hamilton, 1927, 4 p.c. | 35,000 00 | 32,200 00 | |
| Hamilton, 1937, 4 p.c. | 15,000 00 | 13,050 00 | |
| St. Boniface, 1942, 5 p.c. | 25,000 00 | 23,000 00 | |
| Toronto, 1922, 4 p.c. | 100,000 00 | 96,000 00 | |
| *Schools—* | | | |
| Calgary, P., 1945, 4½ p.c. | 15,000 00 | 12,450 00 | |
| Calgary, P., 1952, 4½ p.c. | 5,000 00 | 4,100 00 | |
| Total on deposit with Receiver General | $ 366,000 00 | $ 330,730 00 | |
| Carried out at market value | | | $ 330,730 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office | | 50 00 |
| Cash in Standard Bank of Canada, Winnipeg | | 55,921 28 |
| Amount due for reinsurance losses | | 5,002 80 |
| Interest due, $3,500; accrued, $1,748.17 | | 5,248 17 |
| Agents' balances and premiums uncollected, viz:— | | |
| Fire ($5,432.31 on business prior to Oct. 1, 1916) | $ 48,917 70 | |
| Automobile, including Fire risk, ($941 47 on business prior to Oct. 1, 1916) | 3,147 45 | |
| Inland Transportation ($546 80 on business prior to Oct. 1, 1916) | 1,201 72 | |
| Hail | −8 97 | |
| Total | | 53,257 90 |
| Total assets in Canada | | $ 450,210 15 |

## St. Paul Fire and Marine—*Continued.*

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 24,686 63 | |
| Net amount of fire claims, unadjusted | 11,020 00 | |
| Net amount of automobile (including Fire Risk) claims, unadjusted | 1,903 97 | |
| Net amount of inland transportation claims, unadjusted | 325 65 | |
| Net amount of tornado claims, adjusted and unpaid | 280 81 | |
| Total net amount of unsettled claims | | $ 38,217 06 |
| Reserve of unearned premiums, viz:— | | |
| Fire | $ 206,073 27 | |
| Automobile (including Fire Risk) | 19,947 32 | |
| Inland Transportation | 4,533 71 | |
| Tornado | 11,372 72 | |
| Total, $241,927.02; carried out at 80 per cent. | | 193,541 60 |
| Taxes due and accrued | | 6,000 00 |
| Due and accrued for salaries, rent, etc. | | 434 58 |
| Reinsurance premiums due | | 3,680 61 |
| Total liabilities in Canada | | $ 241,873 85 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | Automobile. (including Fire Risk.) | Hail. | Inland Transportation. | Tornado. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 409,980 10 | 52,214 38 | 58,815 50 | 10,342 05 | 11,112 35 | |
| Less reinsurance | 9,345 84 | −2 25 | 124 50 | | | |
| Less return premiums | 69,989 87 | 14,345 76 | 445 20 | 1,087 37 | | |
| Total deduction | 79,335 71 | 14,343 51 | 569 70 | | | |
| Net cash received | 330,644 39 | 37,870 87 | 58,245 80 | 9,254 68 | 11,112 35 | |
| Net cash received for premiums for all classes of business | | | | | | $ 447,128 09 |
| Cash received for interest on investments | | | | | | 12,631 53 |
| Total income in Canada | | | | | | $ 459,759 62 |

## St. Paul Fire and Marine—*Continued.*

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | Automobile. (including Fire risk.) | Hail. | Inland Transportation. | Tornado. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 29,273 58 | 2,501 79 | 318 70 | 1,029 49 | 900 00 | |
| Paid for claims occurring during the year | 171,501 51 | 18,051 06 | 87,266 29 | 2,547 72 | 5,978 42 | |
| Less savings and salvage | | 180 65 | | 15 09 | | |
| Less reinsurance | 415 35 | | 82 20 | | | |
| Net payment for said claims | 171,086 16 | 17,870 41 | 87,184 09 | 2,532 63 | | |
| Total net payment for claims | 200,359 74 | 20,372 20 | 87,502 79 | 3,562 12 | 6,968 42 | |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 318,765 27 |
| Commissions and brokerage: Fire, $65,878.16; Other, $21,941.01 | 87,819 17 |
| Taxes: Fire, $13,888.94; Other, $9,229.91 | 23,118 85 |
| Salaries, fees and travelling expenses, Fire:—Salaries:—Head office, $6,645.02; general and special agents, $3,094.59; travelling expenses:—Agents, $531.91 | 10,271 52 |
| Salaries, fees and travelling expenses, Other:—Salaries:—Head office, $1,661.25; general and special agents, $1,031.53; travelling expenses:—Agents, $64.84 | 2,757 62 |
| Miscellaneous expenditure, Fire, viz:—Advertising, $228; adjusting expenses, $2,925.09; furniture and fixtures, $902.14; inspections and surveys, $2,906.09; legal expenses, $103.49; maps and plans, $1,346.46; Bradstreets, $25; postage, telegrams, telephones and express, $1,751.37; printing and stationery, $558.92; rents, $725; underwriters' boards, associations, etc., $331.20; duty, $403.06; subscriptions and light, $45.60; administration expense; $10,531.93 | 22,783 35 |
| Miscellaneous expenditure, other, viz:—Advertising, $44.72; adjusting expenses, $2,870 77; furniture and fixtures, $300.11; legal expenses, $34.16; postage, telegrams, telephones and express, $542.11; printing and stationery, $180.56; rents, $67.50; underwriters' boards, associations, etc., $153.54; duty, $89.48; subscriptions and light, $15.20; administration expense, $3,639 | 7,937 15 |
| Total expenditure in Canada | $ 473,452 93 |

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Automobile (including Fire Risk.) | |
| | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 26,295,397 | 336,004 62 | 2,246,128 | 46,230 96 |
| Taken in 1916, new and renewed | 38,391,355 | 422,286 53 | 2,526,591 | 54,238 14 |
| Totals | 64,686,752 | 758,291 15 | 4,772,719 | 100,469 10 |
| Less ceased | 28,745,689 | 341,846 66 | 2,870,419 | 60,576 72 |
| Gross in force at end of 1916 | 35,941,063 | 416,444 49 | 1,902,300 | 39,892 38 |
| Less reinsured | 829,571 | 11,870 93 | | — 2 25 |
| Net in force at end of 1916 | 35,111,492 | 404,573 56 | 1,902,300 | 39,894 63 |

## St. Paul Fire and Marine—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Hail. | | Inland Transportation | | Tornado. | |
| | Amount. | Premium. | Amount. | Premiums. | Amount. | Premiums. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | | | 732,270 | 4,223 96 | 1,603,789 | 7,887 08 |
| Taken in 1916, new and renewed | 970,175 | 58,815 50 | 3,174,540 | 10,331 54 | 2,190,368 | 11,112 35 |
| Totals | | | 3,906,810 | 14,560 50 | 3,794,157 | 18,999 43 |
| Less ceased | 970,175 | 58,815 50 | 2,889 581 | 7,479 74 | 505,933 | 2,179 90 |
| Gross and net in force at end of 1916 | | | 1,017,229 | 7,080 76 | 3,288,224 | 16,819 53 |

## General Business Statement for the Year ending December 31, 1916.

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 9,101,345 59 |
| Interest and dividends | 457,255 31 |
| Rents | 15,541 05 |
| Agents' balances previously charged off | 205 96 |
| Gross profit on sale or maturity of bonds | 1,716 53 |
| Borrowed money | 100,000 00 |
| From other sources | 643 50 |
| Total income | $ 9,676,707 94 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 5,291,596 55 |
| Expenses of adjustment and settlement of claims | 124,460 83 |
| Interest or dividends to stockholders | 250,000 00 |
| Commissions or brokerage | 2,044,019 30 |
| Allowances to local agencies for miscellaneous agency expenses | 5,151 08 |
| Borrowed money repaid | 100,000 00 |
| Interest on borrowed money | 583 33 |
| Salaries, $76,237 52; and expenses, $165,463.66; of special and general agents | 241,701 18 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 171,630 01 |
| Rents | 13,137 50 |
| Underwriters' boards and tariff associations | 36,615 05 |
| Fire department, patrol and salvage corps assessments, fees, taxes and expenses | 4,965 60 |
| Inspections and surveys | 17,185 67 |
| Taxes on real estate | 4,000 84 |
| State taxes on premiums; Insurance Department licenses and fees | 168,782 19 |
| All other licenses, fees and taxes | 79,325 35 |
| Agents' balances charged off | 2,099 50 |
| Decrease in liabilities on account of reinsurance treaties | 47,965 30 |
| Gross loss on sale or maturity of bonds | 3,917 10 |
| Gross decrease, by adjustment, in book value of bonds and stocks | 5,362 50 |
| All other disbursements | 133,524 37 |
| Total disbursements | $ 8,746,023 25 |

## St. Paul Fire and Marine—*Concluded.*

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 232,215 43 |
| Mortgage loans on real estate, first liens | 1,435,563 34 |
| Book value of bonds and stocks | 8,512,698 74 |
| Cash on hand, in trust companies and banks | 810,739 19 |
| Agents' balances and bills receivable | 1,466,704 78 |
| Due from reinsurance companies on claims paid | 37,951 94 |
| Total ledger assets | $12,495,873 42 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 85,127 45 |
| Gross assets | $12,581,000 87 |
| Deduct assets not admitted | 292,383 02 |
| Total admitted assets | $12,288,617 85 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 1,328,636 46 |
| Total unearned premiums | 5,864,445 59 |
| Federal, state and other taxes due or accrued (estimated) | 150,346 00 |
| Contingent commissions or other charges, due or accrued | 30,807 75 |
| Salaries, rents, etc., due or accrued | 9,280 60 |
| Reserve for conflagration fund | 10,042 04 |
| Total liabilities, not including capital stock | $ 7,393,558 44 |
| Capital stock paid up in cash | 1,000,000 00 |
| Surplus over all liabilities, including capital stock | 3,895,059 41 |
| Total liabilities | $12,288,617 85 |

### RISKS AND PREMIUMS.

| | |
|---|---|
| Amount written or renewed during the year—Fire | $ 675,364,713 00 |
| Premiums thereon | 8,161,119 20 |
| Amount terminated during the year—Fire | 582,410,626 00 |
| Premiums thereon | 7,535,023 76 |
| Net amount in force at December 31, 1916—Fire | 919,667,293 00 |
| Premiums thereon | 10,247,321 00 |
| Net amount in force at December 31, 1916—Marine and Inland | $ 73,988,757 00 |
| Premiums thereon | 1,133,836 53 |

# THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

General Manager—JAMES A. COOK.

Secretary—JOHN GUNN.

Principal Office—Edinburgh, Scotland.

Chief Agents in Canada—Messrs. EISINHART AND EVANS.

Head Office in Canada—Montreal.

(Organized 1824. Incorporated June 26, 1833. Commenced business in Canada February, 1882.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $30,000,000 00 |
| Amount subscribed | 25,807,500 00 |
| Amount paid thereon in cash | 1,500,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*) | | $ 399,084 85 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens | | 689,650 00 |
| Cash in banks, viz.:— | | |
| Imperial Bank of Canada, Toronto | $ 22,061 14 | |
| Imperial Bank, Montreal | 25,102 68 | |
| Union Bank of Canada, Winnipeg | 6,505 26 | |
| Total cash in banks | | 53,669 08 |
| Interest due, $1,714.38; accrued, $11,521.13 | | 13,235 51 |
| Agents' balances and premiums uncollected:— | | |
| Fire ($8,652.50 on business prior to Oct. 1, 1916) | $ 51,998 07 | |
| Automobile, including Fire Risk ($128.70 on business prior to Oct. 1, 1916) | 524 25 | |
| Tornado | 427 12 | |
| Total | | 52,949 44 |
| Total assets in Canada | | $ 1,208,588 88 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 17,246 00 | |
| Net amount of fire claims, unadjusted | 28,517 00 | |
| Net amount of automobile (including fire risk) claims, unadjusted | 83 00 | |
| Total net amount of unsettled claims | | $ 45,846 00 |
| Reserve of unearned premiums: fire, $323,880.25; tornado, $1,223.39; sprinkler leakage, $66.84; automobile (including fire risk), $328.75; Total, $325,499.23; carried out at 80 per cent. | | 260,399 38 |
| Taxes due or accrued | | 8,000 00 |
| Total liabilities in Canada | | $ 314,245 38 |

## THE SCOTTISH UNION AND NATIONAL—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | Automobile. (including Fire Risk.) | Sprinkler Leakage. | Tornado. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 468,322 77 | 133 25 | 83 67 | 1,085 64 | |
| Less reinsurance | 13,024 12 | | | | |
| " return premiums | 51,719 77 | | | 214 00 | |
| Total deduction | 64,743 89 | | | | |
| Net cash received | 403,578 88 | 133 25 | 83 67 | 871 64 | |
| Net cash received for premiums for all classes of business | | | | | $ 404,667 44 |
| Cash received for interest on investments | | | | | 58,147 61 |
| Total income in Canada | | | | | $ 462,815 05 |

### EXPENDITURE IN CANADA.

| Claims. | Fire. | |
|---|---|---|
| | $ cts. | |
| Amount paid for claims occurring in previous years | 18,011 84 | |
| Less reinsurance | 67 65 | |
| Net payment for said claims | 17,944 19 | |
| Paid for claims occurring during the year | 186,793 93 | |
| Less savings and salvage | 63 14 | |
| " reinsurance | 1,330 09 | |
| Total deduction | 1,393 23 | |
| Net payment for said claims | 185,400 70 | |
| Total net payments for claims for all classes of business | | $ 203,344 89 |
| Commission and brokerage: Fire, $89,059.98; Other, $372.74 | | 89,432 72 |
| Taxes: Fire, $13,178.07; Other, $3.80 | | 13,181 87 |
| Salaries, fees and travelling expenses, Fire:—Salaries: Head office, general and special agents, $18,250; travelling expenses: officials, $1,306.61; agents (including all expenses in relation to loss adjustments), $4,880.93 | | 24,437 54 |
| Miscellaneous expenditure, Fire, viz.—Advertising, $70.65; furniture and fixtures, $134; maps and plans, $1,718.49; postage, telegrams, telephones and express, $1,900.76; printing and stationery, $1,715.58; rents, $1,000; underwriters' boards, associations, etc., $4,259.66; office expenses, $232; miscellaneous expenses, $409.15 | | 11,440 29 |
| Miscellaneous expenditure, Other:—Postage, telegrams, telephones and express | | 1 75 |
| Total expenditure in Canada | | $ 341,839 06 |

THE SCOTTISH UNION AND NATIONAL—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | | Automobile (including Fire Risk). | | |
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 28,715 | 57,929,186 | 612,984 41 | | | |
| Taken in 1916, new and renewed | 19,186 | 45,342,889 | 467,583 89 | 37 | 17,350 | 657 50 |
| Totals | 47,901 | 103,272,075 | 1,080,568 30 | | | |
| Less ceased | 16,440 | 41,018,063 | 429,730 88 | | | |
| Gross in force at end of 1916 | 31,461 | 62,254,012 | 650,837 42 | 37 | 17,350 | 657 50 |
| Less reinsured | ..... | 2,129,308 | 16,051 31 | | | |
| Net in force at end of 1916 | 31,461 | 60,124,704 | 634,786 11 | 37 | 17,350 | 657 50 |

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Sprinkler Leakage. | | | Tornado. | | |
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 3 | 29,584 | 59 34 | 68 | 366,640 | 1,692 82 |
| Taken in 1916, new and renewed | 4 | 57,292 | 83 67 | 30 | 252,590 | 1,512 76 |
| Totals | 7 | 86,876 | 143 01 | 98 | 619,230 | 3,205 58 |
| Less ceased | 3 | 29,534 | 59 34 | 39 | 332,290 | 1,486 64 |
| Gross and net in force at end of 1916 | 4 | 57,292 | 83 67 | 59 | 286,940 | 1,718 94 |

SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

| | Par value. | Market value. |
|---|---|---|
| *Cities—* | | |
| St. John, 1936, 4 p.c. | $ 2,000 00 | $ 1,720 00 |
| Hamilton, Ont., 1934, 4 p.c. | 43,666 66 | 42,826 66 |
| London, Ont., 1925, 4 p.c. | 25,000 00 | 23,250 00 |
| London, 1943, 4½ p.c. | 25,000 00 | 23,000 00 |
| Brantford, 1930, 4 p.c. | 30,000 00 | 26,700 00 |
| Edmonton, 1929, 4½ p.c. | 48,666 67 | 43,313 33 |
| St. Boniface, 1928, 5 p.c. | 50,310 38 | 47,794 86 |
| Halifax, 1926, 4 p.c. | 50,000 00 | 46,500 00 |
| Quebec, 1933, 3½ p.c. | 6,000 00 | 4,980 00 |
| Brantford, 1928, 4½ p.c. | 10,000 00 | 9,500 00 |
| Halifax, 1945, 4 p.c. | 50,000 00 | 42,500 00 |
| Port William, 1939, 4½ p.c. | 50,000 00 | 43,500 00 |
| *School—* | | |
| Ottawa, P., 1941, 4 p.c. | 50,000 00 | 43,500 00 |
| Total on deposit with Receiver General | $ 415,643 71 | $ 399,084 85 |

*(For General Business Statement, see Appendix.)*

# SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—A. W. DAMON.

Secretary—W. J. MACKAY.

Principal Office—Springfield, Mass.

Chief Agent in Canada—JOSEPH MURPHY.

Head Office in Canada—Toronto.

(Incorporated April 24, 1849. Dominion license issued November 5, 1903.)

## CAPITAL.

| | |
|---|---|
| Amount of joint capital authorized, subscribed and paid in cash | $ 2,500,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*) | | $ 458,710 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in banks, viz.:— | | |
| Bank of Nova Scotia, St. John, N.B. | $ 8,746 17 | |
| Bank of Nova Scotia, Toronto, Ont. | 3,404 76 | |
| Royal Bank of Canada, Montreal, P.Q. | 6,345 54 | |
| Merchants Bank of Canada, Victoria, B.C. | 11,446 15 | |
| Royal Bank of Canada, Vancouver, B.C. | 11,013 12 | |
| Union Bank of Canada, Winnipeg, Man. | 11,655 75 | |
| Total cash in banks | | 52,611 49 |
| Interest accrued | | 6,630 37 |
| Agents' balances and premiums uncollected: Fire ($763.39 on business prior to Oct. 1, 1916) | | 100,960 33 |
| Total assets in Canada | | $ 618,912 19 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Total net amount of fire claims, unadjusted | | $ 37,780 83 |
| Reserve of unearned premiums— | | |
| Fire | $ 282,571 48 | |
| Sprinkler Leakage | 447 88 | |
| Tornado | 4,957 44 | |
| Total, $287,976.80; carried out at 80 per cent | | 230,381 44 |
| Taxes due and accrued | | 20,000 00 |
| Total liabilities in Canada | | $ 288,162 27 |

## Springfield Fire and Marine—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | Sprinkler Leakage. | Tornado. | |
| | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 586,642 56 | 728 92 | 7,806 78 | |
| Less reinsurance | 12,206 64 | 125 30 | 979 82 | |
| Less return premiums | 108,854 34 | 185 08 | 2,045 91 | |
| Total deduction | 121,060 98 | 310 38 | 3,025 73 | |
| Net cash received | 465,581 58 | 418 54 | 4,781 05 | |
| Net cash received for premiums for all classes of business | | | | $ 470,781 17 |
| Cash received for interest on investments | | | | 32,663 77 |
| Total income in Canada | | | | $ 503,444 94 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Tornado. | |
| | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 45,134 79 | 17 00 | |
| Less savings and salvage | 4,275 20 | | |
| Net payment for said claims | 40,859 59 | | |
| Paid for claims occurring during the year | 293,835 99 | 1,088 98 | |
| Less savings and salvage | 6,328 56 | | |
| Less reinsurance | 21,584 51 | | |
| Total deduction | 27,913 07 | | |
| Net payment for said claims | 265,922 92 | | |
| Total net payment for claims | 306,782 51 | 1,105 98 | |
| Total net payments for claims for all classes of business | | | $ 307,888 49 |
| Commission and brokerage: Fire, $80,530.70; Other, $1,274.27 | | | 81,804 97 |
| Taxes | | | 15,349 05 |
| Salaries, fees and travelling expenses—Fire: Salaries, general and special agents, $5,362.50; Travelling expenses: Agents, $8,186.79 | | | 13,549 29 |
| Miscellaneous expenditure, viz.:—Advertising, $86.04; fire departments, patrol and salvage corps assessments, etc., $13.74; legal expenses, $666.13; maps and plans, $899.55; postage, telegrams, telephones and express, $1,402.90; printing and stationery, $842.40; underwriters' boards, associations, etc., $2,017.30; expenses adjusting losses, $3,625.73... | | | 9,053 79 |
| Total expenditure in Canada | | | $ 427,645 59 |

## SPRINGFIELD FIRE AND MARINE—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | Sprinkler Leakage. | | Tornado. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 64,807,195 | 612,534 97 | 139,667 | 822 83 | 2,388,110 | 12,440 80 |
| Taken in 1916, new and renewed | 70,569,473 | 568,357 53 | 210,000 | 728 92 | 1,851,175 | 7,806 78 |
| Totals | 135,376,668 | 1,180,892 50 | 349,667 | 1,551 75 | 4,239,285 | 20,247 58 |
| Less ceased | 72,698,875 | 642,053 24 | 117,667 | 649 83 | 1,832,453 | 10,729 87 |
| Gross in force at end of 1916 | 62,677,793 | 538,839 26 | 232,000 | 901 92 | 2,406,832 | 9,517 71 |
| Less reinsured | 1,689,975 | 18,872 11 | 26,500 | 119 50 | 337,381 | 1,472 13 |
| Net in force at end of 1916 | 60,987,818 | 519,967 15 | 205,500 | 782 42 | 2,069,451 | 8,045 58 |

Summary of net in force at end of 1916: Amount, $63,262,769; Premiums, $528,795.15.

### SCHEDULE A.

| Bonds and debentures on deposit with Receiver General, viz.:— | Par value. | Market value. |
|---|---|---|
| Dom. of Can. bonds, 1926, 5 p.c. | $ 25,000 00 | $ 24,750 00 |
| *Cities—* | | |
| Brantford, 1942, 4½ p.c. | 60,000 00 | 54,600 00 |
| Calgary, 1933, 5 p.c. | 50,000 00 | 46,500 00 |
| Hamilton, 1932, 4 p.c. | 12,000 00 | 10,680 00 |
| Hamilton, 1934, 4½ p.c. | 38,000 00 | 35,720 00 |
| Ottawa, 1935, 4½ p.c. | 20,000 00 | 19,000 00 |
| Regina, 1928, 5 p.c. | 20,000 00 | 19,000 00 |
| Toronto, 1948, 4½ p.c. | 27,000 00 | 25,110 00 |
| Victoria, 1951, 4 p.c. | 15,000 00 | 11,550 00 |
| Victoria, 1938, 4½ p.c. | 30,000 00 | 26,100 00 |
| Westmount, 1947, 4½ p.c. | 35,000 00 | 31,850 00 |
| Westmount, 1955, 4½ p.c. | 15,000 00 | 13,650 00 |
| Winnipeg, 1925, 4 p.c. | 55,000 00 | 50,600 00 |
| Winnipeg, 1934, 4 p.c. | 5,000 00 | 4,350 00 |
| *Schools—* | | |
| Montreal Catholic, 1948, 4 p.c. | 25,000 00 | 20,750 00 |
| Montreal Protestant, 1938, 4 p.c. | 25,000 00 | 21,500 00 |
| Outremont, 1950, 4½ p.c. | 50,000 00 | 43,000 00 |
| Total on deposit with Receiver General | $ 507,000 00 | $ 458,710 00 |

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 6,823,926 17 |
| Interest and dividends | 436,669 71 |
| Rents | 18,000 00 |
| Agents' balances charged off | 136 82 |
| Gross profit on sale or maturity of stocks | 8,283 75 |
| Total income | $ 7,287,016 45 |

## Springfield Fire and Marine—*Concluded.*

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 3,562,831 58 |
| Expenses of adjustment and settlement of claims | 62,992 03 |
| Commissions or brokerage | 1,386,900 68 |
| Allowances to local agencies for miscellaneous agency expenses | 33,334 33 |
| Salaries, $213,831.34 and expenses, $152,951.67; of special and general agents | 366,783 01 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 372,851 24 |
| Rents | 35,804 04 |
| Underwriters' boards and tariff associations | 74,874 93 |
| Fire department, patrol and salvage corps assessments, fees, taxes and expenses | 37,817 68 |
| Inspections and surveys | 52,467 86 |
| Taxes and real estate | 5,722 70 |
| State taxes on premiums; Insurance Department licenses and fees | 158,869 55 |
| All other licenses, fees and taxes | 45,961 95 |
| Stockholders for interest or dividends | 250 000 00 |
| Agents' balances charged off | 1,478 09 |
| Decrease in liabilities on account of reinsurance treaties | 283,508 22 |
| Gross decrease, by adjustment, in book value of stocks | 1,000 00 |
| All other disbursements | 177,070 72 |
| Total disbursements | $ 6,910,263 61 |

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 300,000 00 |
| Mortgage loans on real estate, first liens | 2,590,020 00 |
| Book value of bonds and stocks | 6,416,736 02 |
| Cash on hand, in trust companies and in banks | 927,621 85 |
| Agents' balances | 1,466,578 17 |
| Total ledger assets | $11,700,956 04 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 78,621 50 |
| Market value of bonds and stocks over book value | 331,760 98 |
| Reinsurance due on paid claims | 11,984 83 |
| Gross assets | $12,123,323 35 |
| Deduct assets not admitted | 161,347 04 |
| Total assets admitted | $11,961,976 31 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 662,860 77 |
| Total unearned premiums | 6,159,662 74 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 15,000 00 |
| Federal, state and other taxes due or accrued (estimated) | 100,000 00 |
| Contingent commissions or other charges due or accrued | 10,000 00 |
| Total amount of liabilities, except capital stock | $ 6,947,523 51 |
| Capital stock paid up in cash | 2,500,000 00 |
| Surplus over all liabilities | 2,514,452 80 |
| Total liabilities | $11,961,976 31 |

### RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of fire risks written or renewed during the year | $ 993,183,426 00 |
| Premiums thereon | 10,475,485 57 |
| Amount of risks terminated during the year | 831,937,668 00 |
| Premiums thereon | 9,280,784 53 |
| Net in force, December 31, 1916 | 1,154,625,920 00 |
| Premiums thereon | 11,716,738 53 |

## *THE STUYVESANT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—A. R. PIERSON.

Secretary—G. F. HUTCHINGS.

Principal Office—New York.

Chief Agent in Canada—GODFREY C. WHITE.

Head Office in Canada—Montreal.

(Organized, November 25, 1850. Dominion license issued August 25, 1916.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid up in cash | $ 700,000 00 |

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Debentures on deposit with Receiver General, viz.:— Prov. of Ontario, 1936, 3½ p.c. | $ 64,000 00 | $ 53,760 00 | |
| Carried out at market value | | | $ 53,760 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Royal Bank of Canada, Montreal | 11,215 99 |
| Agents' balances and premiums uncollected | 31,122 80 |
| Total assets in Canada | $ 96,098 79 |

### LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, adjusted but unpaid | $ 37,736 00 |
| Reserve of uncarned premiums, $41,211.53; carried out at 80 per cent | 32,969 22 |
| Taxes due and accrued | 142 26 |
| Total liabilities in Canada | $ 70,847 48 |

### INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 82,645 06 | |
| Deduct reinsurances, $20,823.05; return premiums, $21,324.60 | 42,147 65 | |
| Net cash received for premiums | | $ 40,497 41 |
| Interest on investments | | 1,120 00 |
| Total income in Canada | | $ 41,617 41 |

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 19,687 57 | |
| Deduct reinsurances | 2,574 18 | |
| Net amount paid for said claims | $ 17,113 39 | |
| Amount paid for claims occurring during the year | $ 60,398 25 | |
| Deduct reinsurances | 38,123 17 | |
| Net amount paid for said claims | $ 22,275 08 | |

*This Company operated under Provincial licenses from September 30, 1909 to August 25, 1916. The Statement here given includes the entire business for the year 1916.

## THE STUYVESANT INSURANCE COMPANY.—*Concluded.*

### EXPENDITURE IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Total net amount paid for claims | $ | 39,388 47 |
| Commission or brokerage | | 18,833 33 |
| Salaries and travelling expenses:—Salaries:—Head Office officials, $925; general and special agents, $379.48; travelling expenses:—agents, $913.95 | | 2,218 43 |
| Taxes | | 1,687 93 |
| Miscellaneous expenditure, viz.: Advertising, $30; fire departments, patrol and salvage corps assessments, etc., $54.47; furniture and fixtures, $180; postage, telegrams, telephones and express, $435.23; printing and stationery, $587.40; rents, $75.67; underwriters' boards, tariff associations, etc., $312.80; insurance department licenses and fees, $498; premium on bond chief agent, $100 | | 2,273 57 |
| Total expenditure in Canada | $ | 64,401 73 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | $ 3,904,220 | $ 49,626 11 |
| Taken during the year, new and renewed | 9,215,645 | 106,997 97 |
| Total | $ 13,119,865 | $ 156,624 08 |
| Deduct terminated | 4,354,501 | 55,623 18 |
| Gross in force at end of year | $ 8,765,364 | $ 101,000 90 |
| Deduct reinsured | 1,496,565 | 20,823 05 |
| Net in force at December 31, 1916 | $ 7,268,799 | $ 80,177 85 |

(*For General Business Statement, see Appendix.*)

# SUN INSURANCE OFFICE, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—MARLBOROUGH R. PRYOR.

Manager—GEO. EDWARD MEAD.

Principal Office—London, England.

Manager in Canada—LYMAN ROOT.

Head Office in Canada—Toronto.

(Organized April 7, 1710. Commenced business in Canada June 3, 1892.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized and subscribed | $11,680,080 00 |
| Amount paid thereon in cash | 2,336,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*) | | $ 508,342 77 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Value of real estate held by the company (Toronto office) | | 45,850 00 |
| Cash at head office in Canada | | 3,519 43 |
| Cash in banks, viz.:— | | |
| Dominion Bank, Toronto | $ 17,064 72 | |
| Union Bank of Canada, Toronto | 15,093 23 | |
| Total cash in banks | | 32,157 95 |
| Agents' balances and premiums uncollected | | 65,105 03 |
| Office furniture and plans | | 14,221 07 |
| Total assets in Canada | | $ 669,196 25 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, unadjusted ($800 accrued in previous years) | $ 26,242 92 |
| Reserve of unearned premiums, $423,269.76; carried out at 80 per cent | 338,615 81 |
| Taxes due and accrued | 9,703 32 |
| Total liabilities in Canada | $ 374,562 05 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 622,165 64 | |
| Deduct reinsurances, $11,738.92; return premiums, $76,590.43 | 88,329 35 | |
| Net cash received for premiums | | $ 533,836 29 |
| Endorsement fees | | 69 50 |
| Received for interest on investments | | 12,271 52 |
| Rents (net) | | 1,214 34 |
| Conscience money | | 1,000 00 |
| Total income in Canada | | $ 548,391 65 |

## SUN INSURANCE OFFICE—*Concluded.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 33,042 20 | |
| Amount paid for claims occurring during the year | $ 280,951 66 | |
| Deduct savings and salvage, $73.17; reinsurances, $13,688.31 | 13,761 48 | |
| Net amount paid for said claims | $ 267,190 18 | |
| Total net amount paid for claims | | $ 205,232 38 |
| Commission or brokerage | | 111,545 79 |
| Paid for: Salaries, head office officials, $24,436.14; auditors' fees, $400; travelling expenses of officials, $6,688.75 | | 31,521 89 |
| Taxes | | 15,307 60 |
| Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, $3,693.49; advertising, $891.23; stationery and printing, $3,285.18; board dues, $5,038.01; rents, $2,174; miscellaneous, $187.75; maps and plans, $1,134.53; furniture and fixtures $1,249.69; fire departments, patrols, etc., $44.45; Bradstreets, $111.84; insurance superintendence, $335.10; legal expenses, $42 | | 18,187 27 |
| Total expenditure in Canada | | $ 481,797 93 |

### RISKS AND PREMIUMS IN CANADA.

| | Amount. | Premiums. |
|---|---|---|
| Gross policies in force at beginning of year | $ 64,277,061 | $ 776,832 34 |
| Policies taken during the year, new and renewed | 56,933,231 | 625,013 88 |
| Total | $121,210,292 | $1,401,846 22 |
| Deduct terminated | 46,960,923 | 559,505 05 |
| Gross in force at end of year | $ 74,249,369 | $ 842,341 17 |
| Deduct reinsured | 2,387,734 | 15,954 95 |
| Net in force at December 31, 1916 | $ 71,861,635 | $ 826,386,22 |

### SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments—* | | |
| Dom. of Canada stock, 1938, 3 p.c. | $ 23,530 33 | $ 17,412 44 |
| Prov. of Manitoba Tel. and Tel., 1947, 4 p.c. | 48,666 67 | 39,906 67 |
| Prov. of Nova Scotia redeemable stock, 1954, 3½ p.c. | 24,333 33 | 17,763 33 |
| *Cities—* | | |
| Calgary, 1937, 4½ p.c. | 14,600 00 | 12,556 00 |
| Edmonton, 1921, 5 p.c. | 19,466 67 | 18,882 67 |
| Halifax Con. Fund deb. stock, 1940, 4 p.c. | 15,000 00 | 12,900 00 |
| Hamilton, 1934, 4½ p.c. | 25,000 00 | 23,500 00 |
| London, 1933, 4 p.c. | 25,000 00 | 22,000 00 |
| Montreal Cons. deb. stock, 1932, 4 p.c. | 48,666 67 | 43,313 33 |
| Saskatoon, 1941-1961, 4½ p.c. | 24,333 33 | 19,223 33 |
| Toronto, 1929, 3½ p.c. | 48,666 66 | 42,340 00 |
| Vancouver, 1931, 4 p.c. | 12,166 67 | 10,220 00 |
| Vancouver, 1932, 4 p.c. | 12,166 66 | 10,220 00 |
| Victoria, 1953, 4 p.c. | 25,000 00 | 19,000 00 |
| Winnipeg, 1918, 4 p.c. | 50,000 00 | 49,000 00 |
| *School—* | | |
| Winnipeg, 1943, 4 p.c. | 17,000 00 | 14,110 00 |
| *Railways—* | | |
| Alberta & Great Waterways Ry. Co. 1st mtge. (g'teed by Prov. of Alta.), 1959, 5 p.c. | 75,000 00 | 65,250 00 |
| G.T.P. 1st mtge. (g'teed by Dom. Gov't), 1962, 3 p.c. | 36,500 00 | 22,995 00 |
| *Miscellaneous—* | | |
| Canada Perm. Mtge. Corp., 1920, 4½ p.c. | 25,000 00 | 25,000 00 |
| Toronto Harbour Commissioners (g'teed by City of Toronto), 1953, 4½ p.c. | 25,000 00 | 22,750 00 |
| Total on deposit with Receiver General | $ 595,096 99 | $ 508,342 77 |

(*For General Business Statement, see Appendix.*)

# L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE, PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—STEPHANE DERVILLE.

Manager—BARON G. CERISE.

Principal Office—Paris, France.

Chief Agent in Canada—LOUIS MAURICE FERRAND.

Head Office in Canada—Montreal.

(Established, 1828. Dominion license issued April 11, 1911.)

## CAPITAL.

| | |
|---|---|
| Amount of joint capital authorized and subscribed | $ 2,000,000 00 |
| Amount paid in cash | 500,000 00 |

## ASSETS IN CANADA.

*Held solely for protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General:—

| | Par value. | Market value. | |
|---|---|---|---|
| 966,666.67 francs French Rentes, perpetual, 3 p.c. | $ 186,566 67 | $ 110,074 34 | |
| 328,000 francs French "National Defence Loan", 1931 or later 5 p.c. | 63,304 00 | 54,441 41 | |
| City of Montreal, 1951, 4½ p.c. | 24,333 33 | 22,143 33 | |
| Total on deposit with Receiver General | $ 274,204 00 | $ 186,659 11 | |
| Carried out at market value | | | $ 186,659 11 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash at head office in Canada | 3,124 18 |
| Cash in Merchants Bank of Canada, Montreal | 31,975 72 |
| Agents' balances and premiums uncollected ($14,171.16 on business prior to Oct. 1, 1916) | 50,058 87 |
| Office furniture and plans | 4,505 50 |
| Total assets in Canada | $ 276,323 38 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, adjusted and unpaid | $ 5,669 36 | |
| Net amount of claims, unadjusted | 11,500 00 | |
| Total net amount of unsettled claims | | $ 17,169 36 |
| Reserve of unearned premiums, $149,079.16; carried out at 80 per cent | | 119,263 33 |
| Due and accrued for salaries, rent, advertising, etc | | 310 71 |
| Return premiums, $4,543.05; reinsurance, $269.33 | | 4,812 38 |
| Taxes due and accrued | | 3,420 10 |
| Total liabilities in Canada | | $ 144,975 88 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 232,165 29 | |
| Deduct reinsurances, $7,918.07; return premiums, $30,819.40 | 38,737 47 | |
| Net cash received for premiums | | $ 193,427 82 |
| Interest on bank account | | 731 30 |
| Total income in Canada | | $ 194,159 12 |

## L'Union Compagnie D'Assurances contre L'Incendie—*Concluded.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 14,246 41 | |
| Deduct reinsurances, $1,099.01; (less $11.73 outstanding in agencies, 1915) | 1,087 28 | |
| Net amount paid for said claims | $ 13,159 13 | |
| Amount paid for claims occurring during the year, $109,392.44 (less $142.45 outstanding in agencies, 1915) | $ 109,249 99 | |
| Deduct reinsurances | 1,369 94 | |
| Net amount paid for said claims | $ 107,880 05 | |
| Total net amount paid for claims | | $ 121,039 18 |
| Paid for commission or brokerage | | 34,552 30 |
| Paid for salaries of officials, $11,348.78; directors' fees, $200; travelling expenses, officials, $877.44; agents, $374.51 | | 12,800 73 |
| Paid for taxes | | 7,857 26 |
| Miscellaneous expenditure: Advertising, $808.71; furniture and fixtures, $24.15; maps and plans, $792.54; postage, telegrams, telephones and express, $1,374.19; printing and stationery, $689.63; rents, $2,499.96; boards and tariff associations, $2,148.41; sundries, $3,662.43 inspections and surveys, $4,731.59; exchange, $118.84; legal expenses, $105.34. | | 16,955 79 |
| Total expenditure in Canada | | $ 193,205 26 |

### RISKS AND PREMIUMS IN CANADA.

| | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross policies in force at date of last statement | 12,080 | $ 25,877,984 | $ 307,645 21 |
| Policies taken during the year, new and renewed | 7,985 | 20,241,119 | 240,819 45 |
| Total | 20,065 | $ 46,119,103 | $ 548,464 66 |
| Deduct terminated | 6,612 | 20,140,501 | 239,358 54 |
| Gross in force at end of year | 13,453 | $ 25,978,602 | $ 309,106 12 |
| Deduct reinsured | | 1,175,151 | 11,477 01 |
| Net in force at December 31, 1916 | 13,453 | $ 24,803,451 | $ 297,629 11 |

(*For General Business Statement, see Appendix.*)

# UNION ASSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—CHARLES MORTIMER.

General Manager—HERBERT LEWIS.

Principal Office—London, Eng.

Manager in Canada—T. L. MORRISEY.

Head Office in Canada—Montreal.

(Incorporated 1714. Dominion license issued September 9, 1911.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized and subscribed, £450,000 | $ 2,190,000 00 |
| Amount paid in cash, £50,000 | 243,333 33 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*) | | $ 481,124 68 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office (including premiums in course of transmission) | | 33,007 83 |
| Cash in banks, viz.:— | | |
| Merchants Bank of Canada, Montreal | $ 300 22 | |
| Bank of Toronto, Montreal | 19,035 46 | |
| Total cash in banks | | 19,335 68 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($1,039.77 on business prior to Oct. 1, 1916) | $ 62,510 01 | |
| Inland transportation | 162 32 | |
| Total | | 62,672 33 |
| Plans, $4,008.16 (less $801.63 depreciation) | | 3,206 53 |
| Total assets in Canada | | $ 599,347 05 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 47,141 11 | |
| Net amount of fire claims, resisted, in suit | 2,500 00 | |
| Total net amount of unsettled fire claims ($3,000 accrued in previous years) | | $ 49,641 11 |
| Reserve of unearned premiums, fire, $362,961.45; carried out at 80 per cent | | 290,369 16 |
| Taxes due and accrued | | 3,500 00 |
| Total liabilities in Canada | | $ 343,510 27 |

## UNION ASSURANCE—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | |
|---|---|---|
| | Fire. | Inland Transportation. |
| | $ cts. | $ cts. |
| Gross cash received | 641,658 65 | 5,922 52 |
| Less reinsurance | 85,411 94 | 9 22 |
| " return premiums | 62,007 36 | 320 57 |
| Total deduction | 147,419 30 | 329 79 |
| Net cash received | 494,239 35 | 5,592 73 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 499,832 08 |
| Cash received for interest on investments | | 22,084 61 |
| Total income in Canada | $ | 521,916 69 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | |
|---|---|---|
| | Fire. | Inland Transportation. |
| | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 32,447 54 | |
| Less reinsurance | 3,027 70 | |
| Net payment for said claims | 29,419 84 | |
| Paid for claims occurring during the year | 363,161 02 | 220 08 |
| Less savings and salvage | 168 70 | |
| Less reinsurance | 68,036 95 | 9 22 |
| Total deduction | 68,205 65 | |
| Net payment for said claims | 294,955 37 | |
| Total net payment for claims | 324,375 21 | 210 86 |

| | | |
|---|---|---|
| Total net payment for claims for all classes of business | $ | 324,586 07 |
| Commission and brokerage: Fire, $89,333.39; Other, $764.74 | | 90,098 13 |
| Taxes, Fire | | 15,956 61 |
| Salaries and travelling expenses, Fire:—Salaries:—Head office, $40,729.15; general and special agents, $900; Travelling expenses:—Officials, $2,462.73 | | 44,091 88 |
| Miscellaneous expenditure, Fire, viz.:—Advertising, $870.83; fire record and mercantile agency, $100; exchange, $478.19; express, $169.39; maps and plans, $1,548.27; miscellaneous, $2,605.13; postage, telegrams, telephones, $1,775.22; printing and stationery, $1,475.88; rents, $7,299.78; underwriters' boards, associations, etc., $4,907.79; sundries, $446.15 | | 21,676 63 |
| Miscellaneous expenditure, Other:—Printing and stationery | | 21 38 |
| Total expenditure in Canada | $ | 496,430 70 |

## UNION ASSURANCE—*Concluded.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Fire. | | | Inland Transportation. | |
| | No. | Amount. | Premiums. | Amount. | Premiums. |
| | | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 30,694 | 63,686,901 | 733,836 38 | | |
| Taken in 1916, new and renewed | 19,385 | 59,055,853 | 636,223 57 | 23,526,927 | 5,931 53 |
| Totals | 50,079 | 122,742,754 | 1,370,059 95 | | |
| Less ceased | 19,449 | 48,008,653 | 536,352 58 | 23,526,927 | 5,931 53 |
| Gross in force at end of 1916 | 30,630 | 74,734,101 | 833,707 37 | | |
| Less reinsured | | 10,318,780 | 109,774 42 | | |
| Net in force at end of 1916 | 30,630 | 64,415,321 | 723,932 95 | | |

### SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments*— | | |
| Prov. of British Columbia stock, 1941, 3 p.c. | $ 48,666 67 | $ 33,093 34 |
| Newfoundland, 1947, 3½ p.c. | 24,333 34 | 17,276 67 |
| Newfoundland, 1951, 3½ p.c. | 24,333 33 | 17,276 67 |
| Victorian Cons. Insc. stock, 1929/1949, 3½ p.c. | 46,233 33 | 33,288 00 |
| *Cities*— | | |
| Montreal stock, 1948, 4 p.c. | 24,333 33 | 20,440 00 |
| Ottawa, 1919, 4 p.c. | 50,000 00 | 49,000 00 |
| Toronto, 1929, 3½ p.c. | 48,666 66 | 42,340 00 |
| Toronto, 1918, 4 p.c. | 100,000 00 | 99,000 00 |
| Toronto, 1925, 4½ p.c. | 10,000 00 | 9,700 00 |
| Winnipeg, 1941, 3½ p.c. | 53,000 00 | 40,810 00 |
| *Schools*— | | |
| Montreal (Emard), Que., 1951, 5 p.c. | 25,000 00 | 22,500 00 |
| Maisonneuve, 1951, 4½ p.c. | 50,000 00 | 40,000 00 |
| St. Pierre, Que., 1951, 5 p.c. | 30,000 00 | 26,400 00 |
| *Miscellaneous*— | | |
| Can. Perm. Mortge. Corp., 1921, 4½ p.c. | 30,000 00 | 30,000 00 |
| Total on deposit with Receiver General | $ 564,566 66 | $ 481,124 68 |

(*For General Business Statement, see Appendix.*)

# WESTCHESTER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—GEORGE R. CRAWFORD.

Secretary—HARRY H. CLUTIA.

Principal Office—New York, N.Y.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated March 14, 1837. Dominion license issued May 28, 1912.)

## CAPITAL.

| | |
|---|---|
| Amount of stock authorized, subscribed and paid in cash | $ 500,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| Dom. of Canada War Loan, 1925, 5 p.c. | $ 130,000 00 | $ 128,700 00 | |
| Town of Maisonneuve, 1953, 5 p.c. | 40,393 33 | 35,950 06 | |
| Total on deposit with Receiver General | $ 170,393 33 | $ 164,650 06 | |
| Carried out at market value | | | $ 164,650 06 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash in Royal Bank of Canada, Montreal | 7,966 16 |
| Interest accrued | 878 37 |
| Agents' balances and premiums uncollected ($7,741.35 on business prior to Oct. 1, 1916) | 34,502 67 |
| Office furniture and plans | 3,282 54 |
| Total assets in Canada | $ 211,279 80 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, adjusted and unpaid | $ 1,323 50 | |
| Net amount of fire claims, unadjusted | 14,837 37 | |
| Net amount of fire claims, resisted, in suit (accrued in 1914) | 400 00 | |
| Net amount of hail claims, unadjusted | 266 32 | |
| Total net amount of unsettled claims | | $ 16,827 19 |
| Reserve of unearned premiums, fire, $125,035.69; carried out at 80 per cent | | 100,028 55 |
| Taxes due and accrued (estimated) | | 3,500 00 |
| Due and accrued for salaries, rents, etc. (estimated) | | 150 00 |
| Total liabilities in Canada | | $ 120,505 74 |

## WESTCHESTER—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Hail. | |
| | $ cts. | $ cts. | |
| Gross cash received | 235,685 34 | 100,532 75 | |
| Less reinsurance | 14,955 33 | 10,157 62 | |
| Less return premiums | 38,913 58 | 209 04 | |
| Total deduction | 53,868 91 | 10,366 66 | |
| Net cash received | 181,816 43 | 90,166 09 | |
| Net cash received for premiums for all classes of business | | | $ 271,982 52 |
| Cash received for interest on investments | | | 2,443 68 |
| Total income in Canada | | | $ 274,426 20 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Fire. | Hail. | |
| | $ cts. | $ cts. | |
| Amount paid for claims occurring in previous years | 14,470 35 | | |
| Less reinsurance | 356 51 | | |
| Net payment for said claims | 14,113 84 | | |
| Paid for claims occurring during the year | 82,741 51 | 93,429 17 | |
| Less savings and salvage | 316 95 | 18 58 | |
| Less reinsurance | 11,136 67 | 11,352 45 | |
| Total deduction | 11,453 62 | 11,371 03 | |
| Net payment for said claims | 71,287 89 | 82,058 14 | |
| Total net payment for claims (including $2,451.48 loss expense, Hail) | 85,401 73 | 84,509 62 | |
| Total net payments for claims for all classes of business | | | $ 169,911 35 |
| Commission and brokerage: Fire, $46,158.63; Other, $22,463.95 | | | 68,622 58 |
| Taxes: Fire, $6,657.94; Other, $250 | | | 6,907 94 |
| Salaries, fees and travelling expenses—Salaries: Head Office, general and special agents, $5,991.48; Fees, auditors, $61.06; travelling expenses: officials, $296.06; agents, $937.74 | | | 7,286 34 |
| Miscellaneous expenditure, Fire, viz.: Advertising, $8.73; furniture and fixtures, $57.50; maps and plans, $528.91; postage, telegrams, telephones and express, $995.93; printing and stationery, $1,261.32; rents, $1,142.78; underwriters' boards, associations, etc., $974.72; exchange, subscriptions, sundries and supplies, $1,056.97 | | | 6,026 86 |
| Miscellaneous expenditure, Other, viz: Printing and stationery, $258.80; exchange, subscriptions, sundries and supplies, $3.95 | | | 262 75 |
| Total expenditure in Canada | | | $ 259,017 82 |

WESTCHESTER—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Fire. | | Hail. | |
| | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 15,341,696 | 211,268 60 | | |
| Taken in 1916, new and renewed | 13,830,202 | 246,136 76 | 1,510,615 | 100,323 71 |
| Totals | 34,171 898 | 457,405 36 | | |
| Less ceased | 15,159,184 | 199,488 72 | 1,510,615 | 100,323 71 |
| Gross in force at end of 1916 | 19,012,714 | 257,916 64 | | |
| Less reinsured | 1,340,913 | 15,825 76 | | |
| Net in force at end of 1916 | 17,671,801 | 242,090 88 | | |

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 5,876 00 |
| Mortgage loans on real estate, first liens | 109,310 00 |
| Book value of bonds and stocks | 5,398,402 35 |
| Cash in trust companies and in banks | 447,087 18 |
| Agents' balances | 600,236 47 |
| Reinsurances due | 64,706 16 |
| Total ledger assets | $ 6,625,618 16 |

NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 43,980 74 |
| Gross assets | $ 6,669,598 90 |
| Deduct assets not admitted | 398,308 40 |
| Total admitted assets | $ 6,271,290 50 |

LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 456,869 41 |
| Total unearned premiums | 3,826,802 45 |
| Salaries, rents, expenses, etc., due and accrued | 7,500 00 |
| Federal, state and other taxes due and accrued (estimated) | 75,000 00 |
| Contingent commissions or other charges due or accrued | 12,500 00 |
| Federal income tax, withheld from salaries paid | 351 41 |
| Total liabilities, except capital stock | $ 4,379,023 27 |
| Capital paid up in cash | 500,000 00 |
| Surplus over all liabilities and capital | 1,392,267 23 |
| Total liabilities | $ 6,271,290 50 |

## WESTCHESTER—*Concluded.*

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 4,363,841 70 |
| Interest and dividends | 259,238 24 |
| Rents | 108 00 |
| Gross profit on sale or maturity of bonds | 3,418 75 |
| All other income | 406 47 |
| Total income | $ 4,627,013 16 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 2,523,591 53 |
| Expenses of adjustment and settlement of claims | 52,266 36 |
| Paid stockholders for interest or dividends | 200,000 00 |
| Commission or brokerage | 901,162 79 |
| Salaries, $176,711.42; expenses, $115,878.55; of special and general agents | 292,589 97 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 142,415 60 |
| Rents | 30,915 60 |
| Underwriters' boards and tariff associations | 53,410 17 |
| Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses | 10,160 13 |
| Inspections and surveys | 32,982 71 |
| Taxes on real estate | 84 93 |
| State taxes on premiums, Insurance Department licenses and fees | 111,501 59 |
| All other licenses, fees and taxes | 33,684 28 |
| Agents' balances previously charged off | 3,036 85 |
| Gross loss on sale or maturity of bonds and stocks | 67,450 25 |
| All other disbursements | 100,027 66 |
| Total disbursements | $ 4,555,280 42 |

### RISKS AND PREMIUMS.

| | Fire. | Marine and Inland. |
|---|---|---|
| Amount of policies written or renewed during the year | $ 679,856,425 00 | $16,686,917 00 |
| Premiums thereon | 7,004,482 78 | 145,878 18 |
| Amount of policies terminated during the year | 572,286,713 00 | 9,953,724 00 |
| Premiums thereon | 6,026,636 16 | 85,222 10 |
| Net amount of policies in force at December 31, 1916 | 772,312,206 00 | 6,733,193 00 |
| Premiums thereon | 7,330,987 60 | 60,656 08 |

# THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—W. R. BROCK.

Vice-President and General Manager—W. B. MEIKLE.

Secretary—C. C. FOSTER.

Principal Office—Toronto.

(Incorporated, August 31, 1851, by Act of the Legislature of the late Province of Canada, 14-15, Vic., cap. 162; amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, in 1887, 50-51 Vic., cap. 102, and in 1901 by 1 Edward VII, cap. 116, and in 1903 by 3 Edward VII, cap. 201, and in 1904 by 4 Edward VII, cap. 141, and in 1906 by 6 Edward VII, cap. 179. On Sept. 6, 1912, the power of the company was extended to include explosion and tornado insurance, under the provisions of section 81 of the Insurance Act, 1910. Commenced business in Canada, August, 1851.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 5,000,000 00 |
| Amount of joint stock capital subscribed | 2,500,000 00 |
| Amount paid thereon in cash ($1,000,000 Preferred) | 2,484,625 65 |
| Amount of premium on capital paid in by stockholders since organization | 437,669 65 |

*(For List of Shareholders, see Appendix.)*

## ASSETS.

| | | |
|---|---|---|
| Real estate—Company's building, corner of Scott and Wellington Sts., Toronto | | $ 219,367 29 |
| Book value of bonds and debentures. *(For details, see Schedule A)* | | 1,866,051 17 |
| Book value of stocks. *(For details, see Schedule B)* | | 656,389 70 |
| Cash on hand at head office | | 340 09 |
| Cash in banks, etc., viz:— | | |
| Canadian Bank of Commerce, London | $ 122,479 68 | |
| Canadian Bank of Commerce, New York | 524,837 45 | |
| Total | $ 647,317 13 | |
| Less overdraft, Canadian Bank of Commerce, Toronto | 249,137 38 | |
| Net cash in Canadian Bank of Commerce | $ 398,179 75 | |
| Corn Exchange National Bank, Chicago | 12,743 28 | |
| United States Mortgage and Trust Co., New York | 307,327 62 | |
| Crédit Lyonnais, London | 87,457 63 | |
| Total cash in banks, etc | | 805,708 28 |
| Total ledger assets | | $ 3,547,856 53 |
| Deduct market value of bonds, debentures and stocks under book value | | 48,205 35 |
| | | $ 3,499,651 18 |

## OTHER ASSETS.

| | |
|---|---|
| Interest due, $500; accrued, $27,581.10 | 28,081 10 |
| Rents accrued | 629 16 |
| Agents' balances and premiums uncollected ($52,656.43 on business prior to Oct. 1, 1916) | 1,268,226 77 |
| Bills receivable | 20,634 00 |
| Maps and plans | 15,479 65 |
| Due for reinsurance losses | 160,311 16 |
| Total assets | $ 4,993,013 02 |

## THE WESTERN—*Continued.*

### LIABILITIES.

(1) *Liabilities in Canada.*

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted ($1,583 accrued prior to 1916) | $ 79,672 98 | |
| Net amount of inland and ocean claims, unadjusted ($2,685 accrued prior to 1916) | 142,385 00 | |
| Net amount of inland transit claims, unadjusted | 2,130 00 | |
| Total net amount of unsettled claims | | $ 224,187 98 |
| Reserve of unearned premiums:— | | |
| Fire | $ 670,215 68 | |
| Explosion | 2,083 87 | |
| Inland Navigation | 42,027 75 | |
| Marine (Ocean) | 45,378 08 | |
| Inland Transportation | 2,052 00 | |
| Total, $761,757.38; carried out at 80 per cent | | 609,405 90 |
| Dividends declared and due, remaining unpaid | | 981 93 |
| Due and accrued for salaries, rent, advertising, etc | | 10,000 00 |
| Taxes due and accrued | | 12,000 00 |
| Reinsurance premiums due | | 229,953 58 |
| Total liabilities in Canada | | $ 1,086,529 39 |

(2) *Liabilities in other Countries.*

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted ($36,247.67 accrued prior to 1916) | $ 234,669 83 | |
| Net amount of fire claims, resisted, not in suit | 9,877 00 | |
| Total net amount of unsettled fire claims | $ 244,546 83 | |
| Net amount of inland and ocean claims, adjusted and unpaid | $ 14,820 00 | |
| Net amount of inland and ocean claims, unadjusted | 461,498 00 | |
| Total net amount of unsettled inland and ocean claims ($1,453 accrued prior to 1916) | 476,318 00 | |
| Net amount of tornado claims, unadjusted | 4,347 00 | |
| Total net amount of unsettled claims in other countries | | $ 725,211 83 |
| Reserve of unearned premiums:— | | |
| Fire | $1,372,488 67 | |
| Explosion | 3,963 75 | |
| Inland Navigation | 147,765 99 | |
| Marine (Ocean) | 211,082 39 | |
| Inland Transportation | 983 22 | |
| Tornado | 15,815 85 | |
| Total, $1,752,099.87; carried out at 80 per cent | | 1,401,679 90 |
| Due and accrued for taxes | | 33,837 15 |
| Reinsurance premiums due | | 9,294 67 |
| Total liabilities in other countries | | $ 2,170,023 55 |
| Total liabilities in all countries | | $ 3,256,552 94 |
| Excess of assets over liabilities | | $ 1,736,460 08 |
| Capital stock paid in cash | | 2,484,625 65 |

### INCOME.

| Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | Inland and Ocean. | | Inland Transportation. | |
| | In Canada. | In other Countries. | In Canada. | In other Countries. | In Canada. | In other Countries. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 1,758,801 95 | 3,090,641 58 | 1,172,636 15 | 3,065,136 04 | 24,992 53 | 2,481 88 |
| Less reinsurance and return premiums | 912,183 22 | 1,614,222 83 | 724,418 04 | 1,048,377 69 | 6,374 12 | 1,833 39 |
| Net cash received | 846,618 73 | 1,476,418 75 | 448,218 11 | 2,016,758 35 | 18,618 41 | 648 49 |

## THE WESTERN—*Continued.*

INCOME—*Concluded.*

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Explosion. | | Tornado. |
| | In Canada. | In other Countries. | In other Countries. |
| | $ cts. | $ cts. | $ cts. |
| Gross cash received | 21,548 15 | 22,214 19 | 20,899 55 |
| Less reinsurance and return premiums | 15,032 81 | 13,927 27 | 7,834 15 |
| Net cash received | 6,515 34 | 8,286 92 | 13,065 40 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 4,835,148 50 |
| Cash received for interest on investments | 110,988 38 |
| Rents | 5,075 79 |
| Total income | $ 4,951,212 67 |

EXPENDITURE.

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Fire. | | Inland Transportation. | | Tornado. | Explosion. |
| | In Canada. | In other Countries. | In Canada. | In other Countries. | In other Countries. | In other Countries. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 55,678 36 | 134,712 26 | 3,630 72 | 2,470 13 | 123 94 | |
| Less savings, salvage and reinsurances | 27,945 47 | 52,101 80 | 2,266 11 | 1,482 19 | 2 50 | |
| Net payment for claims occurring in previous years | 27,732 89 | 82,610 46 | 1,364 61 | 987 94 | 121 44 | |
| Paid for claims occurring during the year | 547,561 43 | 1,156,034 13 | 18,074 27 | 4,242 67 | 3,335 10 | 32,181 08 |
| Less savings, salvage and reinsurances | 236,007 03 | 454,640 03 | 3,752 27 | 2,427 14 | 494 14 | 23,181 67 |
| Net payment for said claims | 311,554 40 | 701,394 10 | 14,322 00 | 1,815 53 | 2,840 96 | |
| Total net payment for claims | 339,287 29 | 784,004 56 | 15,686 61 | 2,803 47 | 2,962 40 | 8,999 41 |

## THE WESTERN—*Continued.*

### EXPENDITURE—*Concluded.*

| | |
|---|---|
| Total net payments for claims for all classes of business (including $513,865.42 paid for marine and inland losses in Canada and $1,024,267.92 in other countries) | $ 2,691,877 08 |
| Dividends paid stockholders | 140,000 00 |
| Commission and brokerage | 795,402 47 |
| Taxes | 113,249 19 |
| Loss on sale of bonds | 1,302 23 |
| Salaries and fees:—Salaries: head office, $118,343.41; departments, branches, general and special agents, $123,010.62; fees: directors, $9,753.64; auditors, $3,846.79 | 254,954 46 |
| Miscellaneous expenditure, viz.:—Advertising, $12,758.59; fire departments, patrol and salvage corps assessments, etc., $9,913.06; furniture and fixtures, $4,499.15; inspections and surveys, $64,112.93; legal expenses, $2,187.05; maps and plans, $6,029.47; office expenses, $3,911.44; postage, telegrams, telephones and express, $29,042.73; printing and stationery, $44,067.60; rents, $25,370.11; underwriters' boards, associations, etc., $31,559.20; exchange, $1,773.44; sundries, $1,026.56 | 236,251 33 |
| Total expenditure | $ 4,233,036 76 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets, December 31, 1915 | | $ 2,841,587 73 |
| Income | | 4,951,212 67 |
| Total | | $ 7,792,800 40 |
| Expenditure | $ 4,233,036 76 | |
| Amount written off ledger assets | 11,907 11 | |
| Total | | 4,244,943 87 |
| Balance, net ledger assets, December 31, 1916 | | $ 3,547,856 53 |

### STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

| | |
|---|---|
| Amount of reinsurance premiums written in unlicensed companies | $ 161,936 76 |
| Amount of commission thereon | 47,364 57 |
| Amount of losses recovered from said companies | 100,582 72 |
| Reserve, $105,896.41; carried out at 80 per cent | 84,717 13 |
| Amount of losses due and recoverable | 37,536 17 |
| Amount of reinsurance premiums payable to such companies | 106,972 01 |

### SUMMARY OF RISKS AND PREMIUMS.

| Risks. | Fire. | | | | | |
|---|---|---|---|---|---|---|
| | In Canada. | | In other Countries. | | Total in all Countries. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 165,835,425 | 1,814,727 41 | 499,587,495 | 3,695,774 90 | 665,422,920 | 5,510,502 31 |
| Taken in 1916, new and renewed | 166,381,652 | 1,884,858 35 | 497,204,011 | 3,220,529 81 | 663,585,663 | 5,105,388 16 |
| Totals | 332,217,077 | 3,699,585 76 | 996,791,506 | 6,916,304 71 | 1,329,008,583 | 10,615,890 47 |
| Less ceased | 119,029,430 | 1,269,388 95 | 465,160,705 | 3,007,491 04 | 584,190,135 | 4,276,879 99 |
| Gross in force at end of 1916 | 213,187,647 | 2,430,196 81 | 531,630,801 | 3,908,813 67 | 744,818,448 | 6,339,010 48 |
| Less reinsured | 93,815,154 | 1,116,145 86 | 162,616,089 | 1,158,034 80 | 256,431,243 | 2,274,180 66 |
| Net in force at end of 1916 | 119,372,493 | 1,314,050 95 | 369,014,712 | 2,750,778 87 | 488,387,205 | 4,064,829 82 |

## THE WESTERN—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS—*Continued.*

| Risks. | EXPLOSION. | | | | | |
|---|---|---|---|---|---|---|
| | In Canada. | | In other Countries. | | Total in all Countries. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 954,731 | 4,026 05 | 1,035,833 | 4,998 27 | 1,990,564 | 9,024 32 |
| Taken in 1916, new and renewed | 3,355,000 | 22,757 44 | 5,234,811 | 26,033 76 | 8,589,811 | 48,791 20 |
| Totals | 4,309,731 | 26,783 49 | 6,270,644 | 31,032 03 | 10,580,375 | 57,815 52 |
| Less ceased | 1,489,731 | 7,071 05 | 3,119,623 | 11,399 13 | 4,609,354 | 18,470 18 |
| Gross in force at end of 1916 | 2,820,000 | 19,712 44 | 3,151,021 | 19,632 90 | 5,971,021 | 39,345 34 |
| Less reinsured | 2,049,000 | 15,544 71 | 2,032,656 | 11,688 53 | 4,081,656 | 27,233 24 |
| Net in force at end of 1916 | 771,000 | 4,167 73 | 1,118,365 | 7,944 37 | 1,889,365 | 12,112 10 |

### SUMMARY OF RISKS AND PREMIUMS—*Continued.*

| Risks. | INLAND MARINE. | | | | | |
|---|---|---|---|---|---|---|
| | In Canada. | | In other Countries. | | Total in all Countries. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 6,178,765 | 92,719 61 | 12,899,807 | 157,338 89 | 19,078,572 | 250,058 50 |
| Taken in 1916, new and renewed | 27,346,643 | 166,384 95 | 90,490,244 | 384,600 30 | 117,836,887 | 550,985 25 |
| Totals | 33,525,408 | 259,104 56 | 103,390,051 | 541,939 19 | 136,915,459 | 801,043 75 |
| Less ceased | 29,573,975 | 231,510 42 | 90,626,021 | 334,633 26 | 120,199,996 | 566,143 68 |
| Gross in force at end of 1916 | 3,951,433 | 27,594 14 | 12,764,030 | 207,305 93 | 16,715,463 | 234,900 07 |
| Less reinsured | 1,802,101 | 10,695 07 | 6,530,822 | 99,555 15 | 8,332,923 | 110,250 22 |
| Net in force at end of 1916 | 2,149,332 | 16,899 07 | 6,233,208 | 107,750 78 | 8,382,540 | 124,649 85 |

## THE WESTERN—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS—*Continued.*

| Risks. | MARINE (OCEAN.) | | | | | |
|---|---|---|---|---|---|---|
| | In Canada. | | In other Countries. | | Total in all Countries. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915. | 10,589,744 | 121,446 11 | 26,424,076 | 201,379 60 | 37,013,820 | 322,825 71 |
| Taken in 1916, new and renewed | 136,522,354 | 979,493 74 | 329,003,652 | 2,773,023 66 | 465,526,006 | 3,752,517 40 |
| Totals | 147,112,098 | 1,100,939 85 | 355,427,728 | 2,974,403 26 | 502,539,826 | 4,075,343 11 |
| Less ceased | 132,394,197 | 917,295 04 | 312,502,078 | 2,507,270 80 | 444,896,275 | 3,424,565 84 |
| Gross in force at end of 1916 | 14,717,901 | 183,644 81 | 42,925,650 | 467,132 46 | 57,643,551 | 650,777 27 |
| Less reinsured | 7,675,356 | 71,110 30 | 7,539,173 | 68,268 86 | 15,214,529 | 139,379 16 |
| Net in force at end of 1916 | 7,042,545 | 112,534 51 | 35,386,477 | 398,863 60 | 42,429,022 | 511,398 11 |

### SUMMARY OF RISKS AND PREMIUMS—*Continued.*

| Risks. | INLAND TRANSIT. | | | | | |
|---|---|---|---|---|---|---|
| | In Canada. | | In other Countries. | | Total in all Countries. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915. | 3,922,649 | 8,370 95 | 9,761,398 | 9,409 92 | 13,684,047 | 17,780 87 |
| Taken in 1916, new and renewed | 20,962,141 | 23,448 56 | 1,253,352 | 2,033 07 | 22,215,493 | 25,481 63 |
| Totals | 24,884,790 | 31,819 51 | 11,014,750 | 11,442 99 | 35,899,540 | 43,262 50 |
| Less ceased | 23,398,064 | 25,663 51 | 9,949,071 | 7,510 13 | 33,347,135 | 33,173 61 |
| Gross in force at end of 1916. | 1,486,726 | 6,156 00 | 1,065,679 | 3,932 86 | 2,552,405 | 10,088 86 |
| Less reinsured | 495,575 | 2,052 00 | 532,839 | 1,966 43 | 1,028,414 | 4,018 43 |
| Net in force at end of 1916 | 991,151 | 4,104 00 | 532,840 | 1,966 43 | 1,523,991 | 6,070 43 |

## THE WESTERN—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

| Risks. | TORNADO. In other Countries. Amount. | Premiums. |
|---|---|---|
| | $ | $ cts. |
| Gross in force at end of 1915 | 4,476,168 | 23,908 90 |
| Taken in 1916, new and renewed | 3,852,627 | 20,370 56 |
| Totals | 8,328,795 | 44,279 46 |
| Less ceased | 1,448,949 | 6,530 62 |
| Gross in force at end of 1916 | 6,879,846 | 37,748 84 |
| Less reinsured | 1,531,093 | 11,034 95 |
| Net in force at end of 1916 | 5,348,753 | 26,713 89 |

Summary of net in force at end of 1916: Amount $547,960,876; Premiums $4,745,774.20.

### SCHEDULE A.

Bonds and debs. owned by the Company:—
*On deposit with Receiver General.*

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Government*— | | | |
| Prov. of Manitoba, 1930, 4 p.c. | $ 10,000 00 | $ 8,800 00 | $ 8,800 00 |
| *Cities*— | | | |
| London, 1921, 4 p.c. | 4,000 00 | 3,840 00 | 3,840 00 |
| Winnipeg, 1941, 3½ p.c. | 2,000 00 | 1,540 00 | 1,540 00 |
| *Town*— | | | |
| Owen Sound, 1925, 4 p.c. | 6,000 00 | 5,520 00 | 5,520 00 |
| *Schools*— | | | |
| Moosejaw P., 1920-1923, 4½ p.c. | 12,499 98 | 14,883 31 | 14,883 31 |
| Moosejaw P., 1923, 4½ p.c. | 3,166 66 | | |
| *Railway*— | | | |
| Can. Nor. Ry. Co. 1st Mtge. Cons. deb. (g'teed by Prov. of Manitoba), 1930, 4 p.c. | 5,353 33 | 4,603 86 | 4,603 86 |
| *Miscellaneous*— | | | |
| Canada Permanent Mortgage Corp., 1920, 4½ p.c. | 11,000 00 | 11,000 00 | 11,000 00 |
| Canada Permanent Mortgage Corp., 1921, 5 p.c | 2,500 00 | 2,500 00 | 2,500 00 |
| Central Canada Loan and Savings Co. (on 60 days' notice), 4 p.c. | 14,100 00 | 14,100 00 | 14,100 00 |
| Toronto Savings and Loan Co., 1917, 4 p.c. | 5,600 00 | 5,600 00 | 5,600 00 |
| Toronto Savings and Loan Co., 1918, 4 p.c. | 3,000 00 | 3,000 00 | 3,000 00 |
| Total on deposit with Receiver General. | $ 79,219 97 | $ 75,387 17 | $ 75,387 17 |

*Held with Insurance Departments or with trustees in United States, viz:—*

| | | | |
|---|---|---|---|
| *Governments*— | | | |
| Dom. of Canada stock (6 months' notice), 3½ p.c. | $ 5,350 00 | $ 5,350 00 | $ 5,350 00 |
| Prov. of Alberta, 1925, 5 p.c. | 210,000 00 | 205,800 00 | 205,800 00 |
| Prov. of Ontario, 1920, 5 p.c. | 50,000 00 | 50,000 00 | 50,000 00 |
| Georgia State, 1933, 3½ p.c. | 10,000 00 | 9,500 00 | 9,600 00 |
| Porto Rico registered (1909 series), 1927, 4 p.c. | 5,000 00 | 10,350 00 | 10,100 00 |
| Porto Rico registered (1909 series), 1932, 4 p.c. | 5,000 00 | | |

## THE WESTERN—*Continued.*

SCHEDULE A—*Continued.*

*Held with Insurance Departments or with trustees in United States, viz:—Continued.*

| *Cities*— | Par value. | Book value. | Market value. |
|---|---|---|---|
| Columbus, Ohio, 1919, 4 p.c. | $ 50,000 00 | $ 50,500 00 | $ 50,000 00 |
| Eugene, Ore. (Bancroft Act), 1924, 6 p.c. | 13,900 00 | 15,151 00 | 15,290 00 |
| Grand Forks, B.C., 1919, 5 p.c. | 1,500 00 | 1,455 00 | 1,455 00 |
| Hamilton, 1934, 4½ p.c. | 25,000 00 | 23,250 00 | 23,500 00 |
| Montreal, 1917-1924, 4 p.c. | 36,000 00 | 33,920 00 | 33,920 00 |
| Montreal, 1922, 4 p.c. | 10,000 00 | 9,400 00 | 9,500 00 |
| Moosejaw, Sask., 1917 to 1954, 5 p.c. | 4,745 44 | 4,318 35 | 4,318 35 |
| New York, 1919, 3½ p.c. | 141,000 00 | 139,590 00 | 139,590 00 |
| New York, 1941, 3½ p.c. | 6,000 00 | 5,640 00 | 5,640 00 |
| New York, 1955, 4 p.c. | 60,000 00 | 60,600 00 | 61,200 00 |
| New York, 1963, 4½ p.c. | 5,000 00 | 5,450 00 | 5,500 00 |
| Prince Albert, Sask., 1939, 5 p.c. | 10,000 00 | 8,800 00 | 8,700 00 |
| Richmond, Virginia, 1921, 4 p.c. | 40,000 00 | 40,000 00 | 40,000 00 |
| Richmond, Virginia, 1927, 4 p.c. | 2,000 00 | 2,000 00 | 2,000 00 |
| St. Boniface, Man., 1944, 5 p.c. | 25,000 00 | 21,750 00 | 23,000 00 |
| St. Boniface, Man., 1928, 5 p.c. | 6,000 00 | 5,700 00 | 5,700 00 |
| Toledo, Ohio, 1942, 4 p.c. | 3,000 00 | 54,470 00 | 51,470 00 |
| Toledo, Ohio, 1944, 4 p.c. | 47,000 00 | | |
| Wilmington, N.C., 1955, 5 p.c. | 5,000 00 | 5,550 00 | 5,600 00 |
| *Towns*— | | | |
| Berthierville, Que., 1929, 5 p.c. | 2,000 00 | 1,860 00 | 1,860 00 |
| Kenora, 1926, 4½ p.c. | 3,417 59 | 3,041 66 | 3,041 66 |
| Levis, Que., 1936-1951, 4 p.c. | 35,300 00 | 27,534 00 | 27,534 00 |
| Melville, Sask., 1952, 5 p.c. | 10,000 00 | 8,200 00 | 8,200 00 |
| St. Elizabeth, Que., 1940, 4 p.c. | 6,000 00 | 4,500 00 | 4,500 00 |
| St. Henri, Que., 1938, 4 p.c. | 10,000 00 | 8,500 00 | 8,500 00 |
| St. Thérèse de Blainville, Que, 1917 to 1927, 4 p.c. | 10,393 34 | 9,561 87 | 9,561 87 |
| *Counties*— | | | |
| Greenville, S.C., 1933, 4½ p.c. | 5,000 00 | 5,200 00 | 5,200 00 |
| Mecklenburg, N.C., 1936, 5 p.c. | 5,000 00 | 5,400 00 | 5,550 00 |
| *District*— | | | |
| Greater Winnipeg, 1920, 5 p.c. | 25,000 00 | 24,750 00 | 24,750 00 |
| *School*— | | | |
| Westmount, 1950, 5 p.c. | 14,000 00 | 13,440 00 | 13,720 00 |
| *Railways*— | | | |
| Aurora, Elgin, and Chicago Ry. Co. 1st and Ref. Mtge., 1946, 5 p.c. | 5,000 00 | 3,850 00 | 3,900 00 |
| Can. Nor. Ry., 1st Mtge. Land Grant, 1919, 4 p.c. | 50,000 00 | 47,500 00 | 47,000 00 |
| Can. Nor. Ry. (g'teed by Prov. of Man.), 1930, 4 p.c. | 137,726 66 | 118,444 92 | 118,444 92 |
| Can. Nor. Ry. (Imperial Rolling Stock Co., Ltd.,) 1st Mtge., 1920, 4½ p.c. | 50,000 00 | 49,000 00 | 48,500 00 |
| C.P.R. (Special Invt. Fund Note Cert.) 1924, 6 p.c. | 2,500 00 | 2,575 00 | 2,575 00 |
| Chicago Ry. Co., 1st Mtge., 1927 or earlier, 5 p.c. | 5,000 00 | 4,800 00 | 4,850 00 |
| Chicago, Milwaukee and St. Paul Ry. Gen. Mtge. Series "A", 1989, 4 p.c. | 8,900 00 | 7,520 00 | 7,360 00 |
| Chicago, Milwaukee and St. Paul Ry., Convertible Gold, 1932, 4½ p.c. | 600 00 | 606 00 | 606 00 |
| Chicago, Milwaukee and St. Paul Ry., General and Refunding Mtge., Series "B" conv., 2014, 5 p.c. | 1,200 00 | 1,272 00 | 1,284 00 |
| Duluth Street Ry., General Mtge., (g'teed by the Duluth Superior Traction Co.), 1930, 5 p.c. | 25,000 00 | 21,000 00 | 23,250 00 |
| Los Angeles, California, Ry. Corporation, 1st and Ref. Mtge. S. F., 1940, 5 p.c. | 105,000 00 | 91,350 00 | 94,500 00 |
| Minneapolis and St. Paul Street Ry. Co., Jt. Cons. Mtge. (g't'd by Twin City Rapid Transit Co..) 1928, 5 p.c. | 5,000 00 | 5,100 00 | 5,150 00 |
| Niagara, St. Catharines and Toronto Ry. Co., 1st mtge., 1929, 5 p.c. | 25,000 00 | 22,000 00 | 23,500 00 |
| Porto Rico Railways Co., 1st Mtge. S. F., 1936, 5 p.c. | 25,000 00 | 19,000 00 | 20,750 00 |

## THE WESTERN—*Concluded.*

SCHEDULE A—*Concluded.*

*Held with Insurance Departments or with trustees in the United States, viz:*—Concluded.

| *Miscellaneous*— | Par value. | Book value. | Market value. |
|---|---|---|---|
| Canada Landed and National Investment Company, 1920, 5 p.c. | $ 20,000 00 | $ 20,000 00 | $ 20,000 00 |
| Canadian Western Natural Gas, Light, Heat and Power Co., Ltd. (1st Mtge.), 1936, 5 p.c. | 2,053 73 | 1,540 30 | 1,540 30 |
| Central Canada Loan and Savings Co., 1918, 4 p.c. | 200,000 00 | 200,000 00 | 200,000 00 |
| Central Canada Loan and Savings Co. (on 60 days' notice,) 4 p.c. | 100,000 00 | 100,000 00 | 100,000 00 |
| Consolidated Gas Co. of New York, 1920, 6 p.c. | 2,500 00 | 3,075 00 | 3,150 00 |
| Empire Loan Co., Winnipeg, 1918, 5 p.c. | 20,000 00 | 20,000 00 | 20,000 00 |
| Mortgage Bond Co. of New York (Series, 3), 1932, 5 p.c. | 10,000 00 | 9,400 00 | 9,500 00 |
| Provincial Light, Heat and Power Co., 1st Mtge., (g't'd by Montreal L. H. & P. Co.) 1946, 5 p.c. | 92,000 00 | 88,320 00 | 90,160 00 |
| Toronto Savings and Loan Co., 1919, 4 p.c. | 25,000 00 | 25,000 00 | 25,000 00 |
| Toronto Savings and Loan Co., 1922, 5 p.c. | 25,000 00 | 25,000 00 | 25,000 00 |
| Totals held in United States | $1,844,186 76 | $1,766,885 10 | $1,775,671 10 |
| *Other bonds*— | | | |
| Cape of Good Hope Con. Stock, 1943, 3 p.c., (on deposit at Pretoria) | $ 29,200 00 | $ 18,980 00 | $ 18,980 00 |
| Clifton Hotel Company (1st Mtge.), 1926, 6 p.c. (with company) | 4,798 90 | 4,798 90 | ..... |
| Totals held by the Company | $ 33,998 90 | $ 23,778 90 | $ 18,980 00 |
| Total par, book and market values | $1,957,405 63 | $1,866,051 17 | $1,870,038 27 |

SCHEDULE B.

| Stocks owned by the company:— | | | |
|---|---|---|---|
| 551 shares Canadian Bank of Commerce | $ 55,100 00 | $ 101,935 00 | $ 101,935 00 |
| 2,044 shares Canada Permanent Mtge. Corp. | 20,440 00 | 34,947 20 | 34,748 00 |
| 300 shares Dominion Savings and Investment Society | 15,000 00 | 12,000 00 | 12,000 00 |
| 30 shares Toronto General Trusts Corporation | 3,000 00 | 6,330 00 | 6,330 00 |
| 12 shares Baltimore and Ohio Ry. Co. (pref.) | 1,200 00 | 900 00 | 900 00 |
| 22½ shares Baltimore and Ohio R.R. C. (com.) | 2,250 00 | 1,890 00 | 1,935 00 |
| 19,683 shares British America Assurance Co. | 492,075 00 | 246,037 50 | 191,909 25 |
| 200 shares Chicago & North Western Ry. Co., (com.) | 20,000 00 | 25,200 00 | 25,200 00 |
| 700 shares Lehigh Valley Ry. Co. | 35,000 00 | 56,700 00 | 56,700 00 |
| 62 shares Lehigh Valley Coal Sales Co. | 3,100 00 | 5,890 00 | 5,890 00 |
| 240 shares Louisville & Nashville Ry. Co. | 24,000 00 | 31,920 00 | 31,920 00 |
| 300 shares Minneapolis, St. Paul & Sault Ste. Marie Ry. (com.) | 30,000 00 | 34,800 00 | 36,000 00 |
| 80 shares Illinois Central Ry. Co. | 8,000 00 | 8,400 00 | 8,640 00 |
| 100 shares Chicago, Milwaukee & St. Paul Ry. Co. (com.) | 10,000 00 | 9,100 00 | 9,300 00 |
| 125 shares Can. Pac. Ry. Co. | 12,500 00 | 21,000 00 | 20,750 00 |
| 100 shares Northern Pacific Ry. Co. (com.) | 10,000 00 | 11,000 00 | 11,200 00 |
| 100 shares Union Pacific R.R. Co. (com.) | 10,000 00 | 15,100 00 | 14,900 00 |
| 100 shares Consolidated Gas Co. of New York | 10,000 00 | 13,200 00 | 13,900 00 |
| 120 shares Union Trust Co. | 12,000 00 | 20,040 00 | 20,040 00 |
| Total par, book and market values | $ 773,665 00 | $ 656,389 70 | $ 604,197 25 |

# THE YORKSHIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—EDWIN GRAY.

General Manager and Secretary—James HAMILTON.

Principal Offices—York and London.

Manager in Canada—P. M. WICKHAM.

Head Office in Canada—Montreal.

Company established in 1824 and constituted by Deed of Settlement July 20, 1825. Subsequently incorporated by Certificate of Register of Joint Stock Companies, June 3, 1908, under Companies' Acts 1862 to 1900. Dominion license issued January 16, 1907.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 4,860,000 00 |
| Amount subscribed | 4,110,860 00 |
| Amount paid in cash | 608,904 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A.*) | | $ 428,937 87 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Value of real estate held by the company | | 510,000 00 |
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | | 1,894,500 00 |
| Fire and life premiums, taxes, etc., chargeable on above mortgages | | 4,803 16 |
| Dominion of Canada War Loan, 1931, 5 p.c. (*held by Company in Canada*) par value $32,500. carried out at market value | | 32,175 00 |
| Cash at head office in Canada | | 31,085 12 |
| Cash on deposit with Manitoba Workmen's Compensation Com | | 5,000 00 |
| Cash in banks, viz.:— | | |
| Canadian Bank of Commerce, Montreal (current account) | $ 88,099 78 | |
| Canadian Bank of Commerce, Montreal (savings account) | 100,488 60 | |
| La Banque Provinciale, Montreal | 10,509 50 | |
| Total cash in banks | | 199,097 88 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Fire ($338.29 on business prior to Oct. 1, 1916) | $ 70,666 35 | |
| Accident, etc. ($760.06 on business prior to Oct. 1, 1916) | 11,021 21 | |
| Live stock ($187.25 on business prior to Oct. 1, 1916) | 1,845 98 | |
| Total | | 83,533 54 |
| Interest due, $11,375.22; accrued, $37,829.84 | | 49,205 06 |
| Rents due, $968.93; accrued, $772.67 | | 1,741 60 |
| Office furniture and plans | | 15,600 77 |
| Total assets in Canada | | $ 3,255,770 00 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of fire claims, unadjusted | $ 34,802 00 | |
| Net amount of fire claims, resisted, in suit | 4,235 00 | |
| Net amount of accident claims, unadjusted | 459 16 | |
| Net amount of automobile (excluding fire risk) claims, unadjusted | 3,133 59 | |
| Net amount of employers' liability claims, unadjusted | 8,040 44 | |
| Net amount of live stock claims, unadjusted | 3,518 00 | |
| Net amount of plate glass claims, unadjusted | 214 45 | |
| Net amount of sickness claims, unadjusted | 188 10 | |
| Total net amount of unsettled claims | | $ 54,590 74 |

## THE YORKSHIRE—*Continued.*

### LIABILITIES IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Reserve of unearned premiums, viz.:— | | |
| Fire | $ 317,324 97 | |
| Accident | 2,646 10 | |
| Automobile (excluding Fire Risk) | 10,233 25 | |
| Employers' Liability | 11,009 30 | |
| Live Stock | 8,863 70 | |
| Plate Glass | 3,252 68 | |
| Sickness | 1,505 67 | |
| Total, $354,835.67; carried out at 80 per cent | | $ 283,868 54 |
| Taxes due and accrued (estimated) | | 8,000 00 |
| Total liabilities in Canada | | $ 346,459 28 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (excluding Fire Risk) | Employers' Liability. | Live Stock. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 486,273 27 | 6,512 30 | 30,917 20 | 38,379 77 | 31,683 99 | 5,428 79 | 3,765 97 |
| Less reinsurance | 3,931 08 | 42 50 | | | 2,151 65 | | |
| Less return premiums | 78,664 01 | 1,300 92 | 8,813 26 | 6,563 34 | 4,140 34 | 1,980 63 | 878 15 |
| Total deduction | 82,595 09 | 1,343 42 | | | 6,291 99 | | |
| Net cash received | 403,678 18 | 5,168 88 | 22,103 94 | 31,816 43 | 25,392 00 | 3,448 16 | 2,887 82 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | | $ 494,495 41 |
| Cash received for interest on investments | | 117,833 20 |
| Rents | | 17,020 14 |
| Total income in Canada | | $ 629,348 75 |

## The Yorkshire—*Continued.*

### EXPENDITURE IN CANADA.

| Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Fire. | Accident. | Automobile (excluding Fire Risk) | Employers' Liability. | Live Stock. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 22,968 27 | | | | | | |
| Less reinsurance | 123 08 | | | | | | |
| Net payment for said claims | 22,845 19 | 623 72 | 1,137 89 | 6,273 34 | 5,597 45 | 402 98 | 119 00 |
| Paid for claims occurring during the year | 187,409 10 | 876 00 | 3,384 02 | 7,433 24 | 17,824 15 | 1,818 72 | 1,041 70 |
| Less savings and salvage | 26 31 | | | | | 25 00 | |
| Less reinsurance | 1,371 39 | | | | 225 00 | | |
| Total deduction | 1,397 70 | | | | | | |
| Net payment for said claims | 186,011 40 | | | | 17,599 15 | 1,793 72 | |
| Total net payment for claims | 208,856 59 | 1,504 72 | 4,521 91 | 13,711 58 | 23,196 60 | 2,196 70 | 1,160 70 |

| | | |
|---|---|---|
| Total net payments for all classes of business | $ | 255,148 80 |
| Commission and brokerage: Fire, $76,820.70; Other, $20,407.83 | | 97,228 58 |
| Taxes: Fire, $12,993.14; Other, $2,118.62 | | 15,111 76 |
| Salaries, fees and travelling expenses: Fire: Salaries: Head Office, $18,426.68; fees: directors, $960; auditors, $200; travelling expenses: officials, $2,681.35; agents, $359.95 | | 22,627 98 |
| Salaries, fees and travelling expenses: Other: Salaries, Head Office, $9,556.04; fees, auditors, $200; travelling expenses: Officials, $1,537.32 | | 11,293 36 |
| Miscellaneous expenditure: Fire, viz.: Advertising, $101.45; furniture and fixtures, $309.18; legal expenses, $120.27; maps and plans, $1,381.67; miscellaneous, $1,041.88; postage, telegrams and express, $2,301.82; printing and stationery, $2,176.05; rents, $4,240.68; underwriters' boards, associations, etc., $4,114.20; light, $126.32; taxes (sundries), $18.97; telephones, $101.70 | | 16,034 19 |
| Miscellaneous expenditure, Other:, viz.: Advertising, $178.89; bad debts' $270.20; furniture and fixtures, $448.10; inspections $154; legal expenses, $43.33; sundries, $581.71; postage, telegrams and express, $933.72; printing and stationery, $1,985.90; rents, $1,249.78; underwriters' boards, associations, etc., $211.41; light, $92.94; taxes, sundries, $235.38; telephones, $25.50; interest on overdraft, $315.97 | | 6,727 33 |
| **Total expenditure in Canada** | $ | 424,172 00 |

## THE YORKSHIRE—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Fire. | | | Accident. | | | Automobile (excluding Fire Risk). | | |
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. | No. | Amount. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 21,267 | 48,966,163 | 573,023 38 | 282 | 1,052,750 | 5,914 87 | 328 | 328,000 | 17,143 48 |
| Taken in 1916— | | | | | | | | | |
| New | 16,641 | 43,327,155 | 496,585 34 | 179 | 556,750 | 3,297 65 | 643 | 643,000 | 30,920 50 |
| Renewed | | | | 186 | 640,500 | 3,450 96 | 7 | 70,000 | 547 50 |
| Totals | 37,908 | 92,293,318 | 1,069,608 72 | 647 | 2,250,000 | 12,663 48 | 978 | 1,041,000 | 48,611 48 |
| Less ceased | 14,306 | 37,858,701 | 445,764 21 | 361 | 1,316,250 | 7,328 79 | 588 | 588,000 | 28,144 98 |
| Gross in force at end of 1916 | 23,602 | 54,434,617 | 623,844 51 | 286 | 933,750 | 5,334 69 | 390 | 453,000 | 20,466 50 |
| Less reinsured | | 1,035,475 | 5,596 20 | | 17,000 | 42 50 | | | |
| Net in force at end of 1916 | 23,602 | 53,399,142 | 618,248 31 | 286 | 916,750 | 5,292 19 | 390 | 453,000 | 20,466 50 |

### SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Continued.*

| Risks and Premiums. | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Employers' Liability. | | | Live Stock. | | | Plate Glass. | |
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. | No. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. | | $ cts. |
| Gross in force at end of 1915 | 92 | 1,040,000 | 17,652 12 | 528 | 336,873 | 24,330 13 | 339 | 8,291 56 |
| Taken in 1916— | | | | | | | | |
| New | 134 | 1,340,000 | 32,000 99 | 262 | 280,647 | 6,917 20 | 161 | 4,602 49 |
| Renewed | 44 | 440,000 | 7,631 75 | 464 | 237,547 | 23,942 96 | 125 | 1,727 81 |
| Totals | 270 | 2,820,000 | 57,284 86 | 1,254 | 855,067 | 55,190 29 | 625 | 14,621 86 |
| Less ceased | 153 | 1,610,000 | 34,799 69 | 790 | 617,520 | 35,692 61 | 414 | 7,758 72 |
| Gross in force at end of 1916 | 117 | 1,210,000 | 22,485 17 | 464 | 237,547 | 19,497 68 | 211 | 6,863 14 |
| Less reinsured | | | | | | 1,770 27 | | |
| Net in force at end of 1916 | 117 | 1,210,000 | 22,485 17 | 464 | 237,547 | 17,727 41 | 211 | 6,863 14 |

## The Yorkshire—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

| Risks and Premiums. | Class of Business | |
|---|---|---|
| | Sickness. | |
| | No. | Premiums. |
| | | $ cts. |
| Gross in force at end of 1915 | 186 | 3,531 23 |
| Taken in 1916— | | |
| New | 123 | 2,030 50 |
| Renewed | 116 | 1,859 00 |
| Totals | 425 | 7,420 73 |
| Less ceased | 232 | 4,409 38 |
| Gross and net in force at end of 1916 | 193 | 3,011 35 |

Summary of net in force at end of 1916: No. 25,263; Premiums, $694,094.07.

### Schedule A.

| Bonds and debs. on deposit with Receiver General, viz.:— | Par value. | Market value. |
|---|---|---|
| *Governments—* | | |
| Dom. of Canada registered stock, 1930/50, 3½ p.c. | $ 72,513 33 | $ 55,835 26 |
| Dom. of Canada bonds, 1920/1925, 4½ p.c. | 42,340 00 | 41,069 80 |
| Prov. of Manitoba, (Tel. and Tel. System) 1947, 4 p.c. | 25,000 00 | 20,500 00 |
| British War Loan, 1925/1945, 4½ p.c. | 29,200 00 | 28,032 00 |
| India stock, 1948, 3 p.c. | 24,333 33 | 14,113 33 |
| *Cities—* | | |
| Fort William, 1928, 5 p.c. | 14,250 00 | 13,537 50 |
| Fort William, (Hospital) 1928, 5 p.c. | 18,000 00 | 17,100 00 |
| Fort William, 1938, 5 p.c. | 6,000 00 | 5,580 00 |
| Kamloops, 1936, 5 p.c. | 20,000 00 | 17,600 00 |
| Port Arthur, 1940, 4½ p.c. | 24,333 33 | 20,926 66 |
| Regina, 1939, 4½ p.c. | 24,333 33 | 20,926 66 |
| Vancouver, 1917, 4 p.c. | 6,000 00 | 5,940 00 |
| Vancouver, 1918, 4 p.c. | 20,000 00 | 19,600 00 |
| *School—* | | |
| Montreal, R.C., 1948, 4 p.c. | 22,000 00 | 18,260 00 |
| *Railways—* | | |
| Alberta and Great Waterways Ry. Co., 1st mtge. (g'teed. by Prov. of Alta.) 1959, 5 p.c. | 35,000 00 | 30,450 00 |
| Can. Nor. Ry. 1st mtge. (g'teed. by the Prov. of Man.), 1929, 4 p.c. | 24,333 33 | 20,926 66 |
| New Brunswick Coal and Ry. Co., 1st mtge. (g'teed. by Prov. of N.B.), 1953, 4 p.c. | 26,000 00 | 20,540 00 |
| *Miscellaneous—* | | |
| Can. Perm. Mtge. Corp., 1921, 4½ p.c. | 58,000 00 | 58,000 00 |
| Total on deposit with Receiver General | $ 491,636 65 | $ 428,937 87 |

(*For General Business Statement, see Appendix.*)

# STATEMENTS

OF

# Accident, Guarantee, Plate Glass, Steam Boiler, Burglary, Sickness, Inland Transit,

AND OTHER

# INSURANCE COMPANIES

TRANSACTING BUSINESS

# OTHER THAN FIRE OR LIFE

# LIST OF COMPANIES

## LICENSED UNDER THE INSURANCE ACT, 1910, TO TRANSACT IN CANADA BUSINESS OF INSURANCE OTHER THAN FIRE OR LIFE, DURING THE YEAR ENDED DECEMBER 31, 1916.

### ACCIDENT INSURANCE.

Alliance Assurance Company (Limited). (*See* Fire Statement.)
The Canada Accident Assurance Company. (*See* Fire Statement.)
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
The Globe Indemnity Company of Canada.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
The Law Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
Loyal Protective Insurance Company.
Maryland Casualty Company.
Merchants Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
The North American Accident Insurance Company.
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
The Protective Association of Canada.
Railway Passengers Assurance Company.
The Ridgeley Protective Association.
The Royal Exchange Assurance. (*See* Fire Statement.)
The Travelers Indemnity Company, Hartford, Conn.
The Travelers Insurance Company, Hartford, Conn.
United Commercial Travelers of America, The Order of
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

### AUTOMOBILE INSURANCE (INCLUDING FIRE RISK).

Ætna Insurance Company. (*See* Fire Statement.)
Alliance Assurance Company (Limited). (*See* Fire Statement.)
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
Fireman's Fund Insurance Company. (*See* Fire Statement.)
Glens Falls Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)

AUTOMOBILE INSURANCE (INCLUDING FIRE RISK)—*Concluded.*

The Home Insurance Company. (*See* Fire Statement.)
The Imperial Guarantee and Accident Insurance Company of Canada.
Insurance Company of North America. (*See* Fire Statement.)
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
The Marine Insurance Company (Limited). (*See* Fire Statement.)
National–Ben Franklin Fire Ins. Co., of Pittsburgh, Pa. (*See* Fire Statement.)
Niagara Fire Insurance Company. (*See* Fire Statement.)
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
Providence Washington Insurance Company. (*See* Fire Statement.)
Queen Insurance Company of America. (*See* Fire Statement.)
The Royal Exchange Assurance. (*See* Fire Statement.)
St. Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
The Scottish Union and National Insurance Company. (*See* Fire Statement.)

AUTOMOBILE INSURANCE (EXCLUDING FIRE RISK.)

Alliance Assurance Company. (*See* Fire Statement.)
The Canada Accident Assurance Company. (*See* Fire Statement.)
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corp. (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
Glens Falls Insurance Company. (*See* Fire Statement.)
The Globe Indemnity Company of Canada.
The Imperial Guarantee and Accident Insurance Company of Canada.
Insurance Company of North America. (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
Maryland Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
The North American Accident Insurance Company.
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
Providence Washington Insurance Company. (*See* Fire Statement.)
Queen Insurance Company of America. (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement)
Railway Passengers Assurance Company.
The Royal Exchange Assurance. (*See* Fire Statement.)
The Scottish Union and National Insurance Company. (*See* Fire Statement.)
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

BURGLARY INSURANCE.

The Canada Accident Assurance Company. (*See* Fire Statement.)
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The Globe Indemnity Company of Canada.

BULGARY INSURANCE—*Concluded.*

The Guardian Accident and Guarantee Company.
The Law Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
The London Guarantee and Accident Company (Limited). (*See* Fire Statement)
Maryland Casualty Company.
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
Railway Passengers Assurance Company.
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.

EXPLOSION INSURANCE.

The Globe and Rutgers Fire Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
Insurance Company of North America. (*See* Fire Statement.)
National Fire Insurance Company of Hartford. (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)

GUARANTEE INSURANCE.

Alliance Assurance Company (Limited). (*See* Fire Statement.)
American Surety Company of New York.
The Canada Accident Assurance Company. (*See* Fire Statement.)
The Canadian Surety Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Globe Indemnity Company of Canada.
The Guarantee Company of North America.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
International Fidelity Insurance Company.
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
Maryland Casualty Company.
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
National Surety Company.
The Ocean Accident and Guarantee Corporation (Limited.) (*See* Fire Statement.)
Railway Passengers Assurance Company.
The United States Fidelity and Guaranty Company.

HAIL INSURANCE.

The Acadia Fire Insurance Company. (*See* Fire Statement.)
American Central Insurance Company. (*See* Fire Statement.)
British America Assurance Company. (*See* Fire Statement.)
The Canada Hail Insurance Company.
The Canada Weather Insurance Company.
The Connecticut Fire Insurance Company. (*See* Fire Statement.)
The Dominion Fire Insurance Company. (*See* Fire Statement.)
German-American Insurance Company. (*See* Fire Statement.)

HAIL INSURANCE—*Concluded.*

Glens Falls Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
The Hudson Bay Insurance Company. (*See* Fire Statement.)
Northwestern National Insurance Company of Milwaukee, Wis. (*See* Fire Statement.)
St. Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
Westchester Fire Insurance Company. (*See* Fire Statement.)

INLAND TRANSPORTATION INSURANCE.

The American and Foreign Marine Insurance Company.
The British and Foreign Marine Insurance Company (Limited.)
Fireman's Fund Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
Insurance Company of North America. (*See* Fire Statement.)
The Marine Insurance Company (Limited). (*See* Fire Statement.)
National Fire Insurance Company of Hartford. (*See* Fire Statement.)
The Ocean Marine Insurance Company (Limited).
Queen Insurance Company of America. (*See* Fire Statement.)
St. Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
Union Assurance Society (Limited.) *See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)

LIGHTNING INSURANCE.

The Western Assurance Company. (*See* Fire Statement.)

LIVE STOCK INSURANCE.

The General Animals Insurance Company of Canada.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

PLATE GLASS INSURANCE.

The Canada Accident Assurance Company. (*See* Fire Statement.)
The Casualty Company of Canada.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
The Law Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
Lloyds Plate Glass Insurance Company of New York.
The London and Lancashire Guarantee and Accident Company of Canada.
Maryland Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
The Mount Royal Assurance Company. (*See* Fire Statement.)
The National Provincial Plate Glass and General Insurance Company (Limited)
The New York Plate Glass Insurance Company.
The North American Accident Insurance Company.
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)

PLATE GLASS INSURANCE—*Concluded.*

Railway Passengers Assurance Company.
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

SICKNESS INSURANCE.

Alliance Assurance Company (Limited). (*See* Fire Statement.)
The Canada Accident Assurance Company. (*See* Fire Statement.)
The Canadian Order of the Woodmen of the World. (*See* Life Statement, Vol. II.)
Catholic Mutual Benefit Association of Canada, The Grand Council of the. (*See* Life Statement, Vol. II.)
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
The Globe Indemnity Company of Canada.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
The Independent Order of Foresters. (*See* Life Statement, Vol. II.)
The Law Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
Loyal Protective Insurance Company.
Maryland Casualty Company.
Merchants Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
Moose, The Grand Lodge of the Loyal Order of, in the Dominion of Canada.
The North American Accident Insurance Company.
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
The Protective Association of Canada.
Railway Passengers Assurance Company.
The Ridgely Protective Association.
The Royal Exchange Assurance. (*See* Fire Statement.)
The Royal Guardians. (*See* Life Statement, Vol. II.)
The Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada. (*See* Life Statement, Vol. II.)
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

SPRINKLER LEAKAGE INSURANCE.

Ætna Insurance Company. (*See* Fire Insurance.)
American Lloyds, Underwriters at. (*See* Fire Statement.)
The British Dominions General Insurance Company (Limited). (*See* Fire Statement.)

SPRINKLER LEAKAGE INSURANCE—*Concluded.*

The British and Foreign Marine Insurance Company (Limited).
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
Maryland Casualty Company.
National Fire Insurance Company of Hartford. (*See* Fire Statement.)
The Scottish Union and National Insurance Company. (*See* Fire Statement.)
Springfield Fire and Marine Insurance Company. (*See* Fire Statement.)

STEAM BOILER INSURANCE.

The Boiler Inspection and Insurance Company of Canada.
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
The Hartford Steam Boiler Inspection and Insurance Company.
Maryland Casualty Company.
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.

TITLE INSURANCE.

Chartered Trust and Executor Company.

TORNADO INSURANCE.

Ætna Insurance Company. (*See* Fire Statement.)
American Central Insurance Company. (*See* Fire Statement.)
The Canada Weather Insurance Company.
The Continental Insurance Company. (*See* Fire Statement.)
Fidelity-Phenix Fire Insurance Company of New York. (*See* Fire Statement.)
German American Insurance Company, (*See* Fire Statement.)
Glens Falls Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
The Insurance Company of the State of Pa. (*See* Fire Statement.)
National Fire Insurance Company of Hartford. (See Fire Statement).
National Union Fire Insurance Company of Pittsburgh, Pa. (*See* Fire Statement.)
Niagara Fire Insurance Company. (*See* Fire Statement.)
Northwestern National Insurance Company of Milwaukee, Wis. (*See* Fire Statement.)
St. Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
The Scottish Union and National Insurance Company. (*See* Fire Statement.)
Springfield Fire and Marine Insurance Company. (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)

# THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—W. L. H. SIMPSON.

Secretary—JOHN E. HOFFMAN.

Principal Office—New York.

Chief Agent in Canada—ROBERT J. DALE.

Head Office in Canada—Montreal.

(Organized and incorporated, December, 1896. Commenced business in Canada, January 1, 1904.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 300,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with the Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| State of New York, 1961, 4 p.c | $ 26,000 00 | $ 27,560 00 | |
| Carried out at market value | | | $ 27,560 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash at head office in Canada | 747 00 |
| Total assets in Canada | $ 28,307 00 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Reserve of unearned premiums, $84.92; carried out at 80 p.c | $ 67 94 |
| Due and accrued for salaries, rent, advertising, etc | 200 00 |
| Taxes due and accrued (War Tax) | 67 58 |
| Reinsurance premiums due | 159 05 |
| Total liabilities in Canada | $ 494 57 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 28,062 57 | |
| Deduct reinsurances, $4,164.77; return premiums, $170.87 | 4,335 64 | |
| Net cash received for said premiums | | $ 23,726 93 |
| Total income in Canada | | $ 23,726 93 |

## EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 218 20 | |
| Amount paid for claims occurring during the year | $ 150 00 | |
| Deduct savings and salvage | 150 00 | |
| Total net amount paid for claims | | $ 218 20 |
| Paid for commission or brokerage | | 4,857 04 |
| Paid for taxes | | 564 71 |
| Paid for salaries, fees and all other charges of general and special agents | | 100 00 |
| Miscellaneous expenditure, viz.: Printing and stationery | | 36 23 |
| Total expenditure in Canada | | $ 5,776 18 |

## The American and Foreign Marine—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. Inland Transportation. | |
|---|---|---|
| | Amount. | Premiums. |
| | $ | $ cts. |
| Taken in 1916, new | 156,875,162 | 28,062 57 |
| Less ceased | 156,873,062 | 27,847 57 |
| Gross in force at end of 1916 | 2,100 | 215 00 |
| Less reinsured | 441 | 45 15 |
| Net in force at end of 1916 | 1,659 | 169 85 |

## General Business Statement for the Year ending December 31, 1916.

### INCOME.

| | |
|---|---|
| Total amount received for premiums | $ 377,896 94 |
| Total amount received for interest and dividends | 56,124 61 |
| Gross increase, by adjustment, in book value of bonds | 438 21 |
| Total income | $ 434,459 76 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 89,017 93 |
| Expenses of adjustment and settlement of claims | 6,656 08 |
| Paid stockholders for interest or dividends | 30,000 00 |
| Commission or brokerage | 62,036 08 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 4,289 99 |
| Allowances to agencies for miscellaneous agency expenses | 183 17 |
| State taxes on premiums, Insurance Department licenses and fees | 8,088 08 |
| All other licenses, fees and taxes | 2,659 79 |
| Gross decrease, by adjustment, in book value of bonds | 1,115 17 |
| Agents' balances charged off | 64 64 |
| Underwriters' boards and tariff associations | 212 62 |
| Inspections and surveys | 263 28 |
| Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses | 0 41 |
| All other disbursements | 2,645 17 |
| Total disbursements | $ 207,232 41 |

### LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds and stocks | $ 1,574,462 55 |
| Cash in trust companies and in banks | 102,480 83 |
| Agents' balances | 12,988 43 |
| Total ledger assets | $ 1,689,931 91 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Due from other companies for reinsurance on claims paid | 2,018 55 |
| Interest accrued | 12,286 92 |
| Gross assets | $ 1,704,237 33 |
| Deduct assets not admitted | 93,254 56 |
| Total admitted assets | $ 1,610,982 82 |

## The American and Foreign Marine—*Concluded.*

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 162,985 00 |
| Total unearned premiums | 94,320 58 |
| Federal, state, county and other taxes due or accrued (estimated) | 17,000 00 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 200 00 |
| Total liabilities, except capital | $ 274,505 58 |
| Capital paid up in cash | 300,000 00 |
| Surplus over all liabilities | 1,036,477 24 |
| Total liabilities | $ 1,610,982 82 |

### RISKS AND PREMIUMS.

For Marine and Inland Risks.

| | |
|---|---|
| Amount written or renewed during the year | $2,073,166,797 00 |
| Premiums thereon | 1,805,321 22 |
| Amount terminated during the year | 2,072,851,894 00 |
| Premiums thereon | 1,755,646 54 |
| Net amount in force at December 31, 1916 | 26,780,458 00 |
| Premiums thereon | 144,506 65 |

# AMERICAN SURETY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—F. W. LAFRENTZ.

Secretary—CHARLES W. GOETCHINS.

Principal Office—100 Broadway, New York.

Chief Agent in Canada—W. H. HALL.

Head Office in Canada—Toronto.

(Incorporated, April 14, 1884. Commenced business in Canada, July, 1887.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 5,000 000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz:—

| | Par value. | Market value. | |
|---|---|---|---|
| Canadian Northern Railway, Winnipeg Terminals, (guaranteed by Prov. Man.) 1939, 4 p.c. | $ 67,000 00 | $ 54,940 00 | |
| Carried out at market value | | | $ 54,940 00 |
| *Other Assets in Canada.* | | | |
| Cash in Imperial Bank of Canada, Toronto | | | 1,567 89 |
| Interest accrued | | | 1,340 00 |
| Agents' balances and premiums uncollected ($221.30 on busines prior to Oct. 1, 1916) | | | 476 14 |
| Total assets in Canada | | | $ 58,324 03 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of guarantee claims, unadjusted | $ 665 72 | |
| Net amount of guarantee claims, resisted, in suit | 30,000 00 | |
| Net amount of guarantee claims, resisted, not in suit | 821 62 | |
| Total net amount of unsettled claims | | $ 31,487 34 |
| Reserve of unearned premiums, $8,714.60; carried out at 80 per cent | | 6,971 68 |
| War tax | | 17 13 |
| Total liabilities in Canada | | $ 38,476 15 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 25,197 25 | |
| Deduct reinsurances, $3,442.65; return premiums, $6,240.14 | 9,682 79 | |
| Total net cash received for premiums | | $ 15,514 46 |
| Received for interest on investments | | 2,680 00 |
| Total income in Canada | | $ 18,194 46 |

## AMERICAN SURETY—*Continued.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 343 70 | |
| Deduct savings and salvage, $45.61; reinsurances, $15.57 | 61 18 | |
| Net amount paid for said claims | $ 282 52 | |
| Amount paid for claims occurring during the year | $ 286 39 | |
| Deduct recoveries | 791 10 | |
| Net amount paid for said claims | $ −504 71 | |
| Total net amount paid for claims | | $ −222 19 |
| Commission or brokerage | | 2,232 45 |
| Taxes (including $148.01 war tax): | | 339 76 |
| Miscellaneous expenditure, viz Printing and stationery, $24.03; legal expenses, $53.21; claim expenses, $2,551.59 | | 2,628 83 |
| Total expenditure in Canada | | $ 4,978 85 |

### RISKS AND PREMIUMS IN CANADA.

| | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross in force at date of last statement | 1,952 | $ 3,723,274 | $ 15,758 87 |
| Taken during the year, new and renewed | 3,177 | 6,985,167 | 24,448 78 |
| Total | 5,129 | $ 10,708,441 | $ 40,207 65 |
| Deduct terminated | 2,476 | 5,436,687 | 19,563 46 |
| Gross in force at Dec. 31, 1916 | 2,653 | $ 5,271,754 | $ 20,644 19 |
| Deduct reinsured | | 1,502,400 | 3,442 65 |
| Net in force Dec. 31, 1916 | 2,653 | $ 3,769,354 | $ 17,201 54 |

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

### LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | | $ 3,166,047 91 |
| Loans secured by pledge of bonds, stocks or other collaterals | | 205,116 28 |
| Mortgage loans on real estate, first liens | | 75,821 89 |
| Book value of bonds and stocks owned | | 4,333,421 33 |
| Cash on hand and in banks or deposited in trust companies | | 1,149,819 87 |
| Gross premiums in course of collection | | 775,515 95 |
| Salvage recoverable | | 141,954 86 |
| Reinsurance recoverable | | 2,505 29 |
| Special reserve fund investment | | 250,000 00 |
| Other assets | | 83,708 59 |
| Total ledger assets | | $10,183,911 97 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | 30,226 22 |
| Rents due and accrued | 10,280 03 |
| Market value of real estate over book value | 248,952 09 |
| Gross assets | $10,473,370 31 |
| Deduct assets not admitted | 608,472 57 |
| Total admitted assets | $ 9,864,897 74 |

### LIABILITIES.

| | |
|---|---|
| Total amount of unpaid claims | $ 789,826 36 |
| Total unearned premiums | 2,267,458 08 |
| Expenses of adjustment of unsettled claims | 25,000 00 |
| Commission, brokerage, etc., due or to become due to agents or brokers | 77,616 39 |
| Salaries, expenses, etc., due or accrued | 67,075 60 |
| Federal, State and other taxes due or accrued (estimated) | 67,808 01 |
| Reinsurance due | 5,794 90 |
| Premiums paid in advance | 23,143 20 |
| Federal income tax retained | 1,309 33 |
| Special reserve | 250,000 00 |
| All other liabilities | 791 12 |
| Total liabilities, except paid up capital | $ 3,575,822 99 |
| Capital stock paid up | 5,000,000 00 |
| Surplus beyond capital and other liabilities | 1,289,074 75 |
| Total liabilities | $ 9,864,897 74 |

## American Surety—*Concluded.*

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 3,835,690 85 |
| Received for interest and dividends | 222,156 00 |
| Received for rents | 289,943 23 |
| Gross profit on sale or maturity of stocks | 27,767 30 |
| Gross increase, by adjustment, in book value of bonds and stocks | 275,162 80 |
| All other income | 7,709 00 |
| Total income | $ 4,658,429 18 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 628,794 84 |
| Investigation and adjustment of claims | 97,512 12 |
| Dividends paid stockholders | 300,000 00 |
| Commission or brokerage | 622,953 30 |
| Salaries, travelling and all other expenses of agents, not on commission account | 821,925 60 |
| Salaries, fees and all other compensations of officers, directors, trustees and home office employees | 445,252 47 |
| Inspections | 20,115 00 |
| Taxes on real estate | 85,818 12 |
| State taxes on premiums; Insurance Department licenses and fees | 86,239 16 |
| All other licenses, fees and taxes | 10,589 43 |
| Rent | 58,330 84 |
| Repairs and expenses (other than taxes) on real estate, including rent of building, leased for 99 years | 181,490 50 |
| Gross loss on sale or maturity of real estate, bonds and stocks | 79,438 44 |
| Gross decrease, by adjustment, in book value of bonds and stocks | 154,041 25 |
| Reinsurance | 39,042 71 |
| Borrowed money repaid | 2,013 46 |
| All other disbursements | 141,622 46 |
| Total disbursements | $ 3,775,179 79 |

### EXHIBIT OF PREMIUMS.

| | For fidelity risks. | For surety risks. |
|---|---|---|
| Premiums on policies written or renewed during the year | $ 2,062,585 07 | $ 3,076,266 80 |
| Premiums on risks expired and terminated | 1,796,120 55 | 2,896,358 67 |
| Premiums on policies in force at end of year | 1,797,247 07 | 2,624,321 52 |

# THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—GEORGE C. ROBB.

Vice-President and Secretary—HENRY N. ROBERTS.

Principal Office—Toronto.

(Incorporated, April 8, 1875, by 38 Vic., cap. 95; amended in 1882 by 45 Vic., cap. 102, and in 1889 by 52 Vic., cap. 97, and in 1892, by 55-56 Vic., cap. 68. Commenced business in Canada, October 9, 1875.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 500,000 00 |
| Amount subscribed and paid in cash | 100,100 00 |

(*For List of Shareholders, see Appendix.*)

## ASSETS.

| | | |
|---|---|---|
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | | $ 5,000 00 |
| Book value of bonds and debs. owned by the Company. (*For details, see Schedule A*) | | 252,874 25 |
| Book value of stocks owned by the Company. (*For details, see Schedule B*) | | 40,651 32 |
| Cash at head office | | 3,963 47 |
| Cash at Montreal office | | 1,258 46 |
| Cash in banks— | | |
| Bank of Nova Scotia, Toronto (savings account) | $ 11 76 | |
| Bank of Nova Scotia, Toronto (current account) | 7,004 01 | |
| Bank of Nova Scotia, Montreal (current account) | 3,079 44 | |
| Total cash in banks | | 10,095 21 |
| Agents' ledger balances | | 40 02 |
| Total ledger assets | | $ 313,882 73 |
| Deduct market value of bonds, debs. and stocks under book value | | 10,468 67 |
| | | $ 303,414 06 |

## OTHER ASSETS.

| | |
|---|---|
| Interest accrued | 4,197 73 |
| Office furniture and inspectors' appliances | 2,500 00 |
| Special service accounts in course of collection | 45 00 |
| Net amount of outstanding premiums ($3,043.83 on business prior to Oct. 1, 1916) $18,725.50; less commission, $2,808.75 | 15,916 75 |
| Total assets | $ 326,073 54 |

## LIABILITIES.

| | |
|---|---|
| Net amount of steam boiler claims, unadjusted | $ 311 73 |
| Reserve of unearned premiums, $127,787.19; carried out at 80 per cent | 102,229 75 |
| Taxes due and accrued | 429 84 |
| Premiums paid in advance | 682 20 |
| Total liabilities (excluding capital stock) | $ 103,653 52 |
| Excess of assets over liabilities | $ 222,420 02 |
| Capital stock paid in cash | 100,100 00 |
| Surplus over all liabilities and capital | $ 122,320 02 |

## The Boiler Inspection—*Continued.*

### INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 100,463 15 | |
| Deduct reinsurance, $2,345.40; return premiums, $8,580.95 | 10,926 35 | |
| Net cash received for premiums | | $ 89,536 80 |
| Received for interest on investments and net dividends on stocks | | 14,546 45 |
| Income for special service department (net) | | 559 85 |
| Total income | | $ 104,643 10 |

### EXPENDITURE.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 311 70 | |
| Net amount paid for claims occurring during the year | 400 20 | |
| Total net amount paid for claims | | $ 711 90 |
| Commission or brokerage | | 11,487 51 |
| Paid for salaries of officials, $7,300; salaries of agents, $1,200; travelling expenses, $967.56; inspectors' salaries and expenses, $36,123.48 | | 45,591 04 |
| Taxes | | 3,013 93 |
| Miscellaneous expenditure. Head office expenses, $1,775.52; advertising, $727.56; furniture and fixtures, $337.52; postage, telegrams, telephones and express, $1,257.73; rent, $3,692; exchange, $88.36; legal fees, $216.13; agency expenses, $1,665.95; printing and stationery, $1,869.88; branch office expenses, $849.10; bad debt, $86 | | 12,565 75 |
| Total expenditure | | $ 73,370 13 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Net ledger assets, December 31, 1915 | $ 282,609 76 |
| Amount of income | 104,643 10 |
| Total | $ 387,252 86 |
| Amount of expenditure | 73,370 13 |
| Net ledger assets, December 31, 1916 | $ 313,882 73 |

### RISKS AND PREMIUMS.

| *Steam Boiler Risks.* | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross policies in force at date of last statement | 2,575 | $ 26,384,521 | $ 214,339 67 |
| Taken during the year, new and renewed | 887 | 11,034,333 | 98,709 19 |
| Total | 3,462 | $ 37,418,854 | $ 313,048 86 |
| Deduct terminated | 913 | 10,535,690 | 80,022 31 |
| Gross and net in force at December 31, 1916 | 2,549 | $ 26,883,164 | $ 233,026 55 |

### Schedule A.

Bonds and debentures owned by the company, viz.:—

| *On deposit with Receiver General.* | Par value. | Book value. | Market value. |
|---|---|---|---|
| Province of Alberta, 1924, 4½ p.c. | $ 15,000 00 | $ 14,437 50 | $ 14,250 00 |
| *Cities—* | | | |
| London, 1921, 4 p.c. | 6,000 00 | 6,000 00 | 5,760 00 |
| Vancouver, 1912, 3½ p.c. | 7,000 00 | 6,686 42 | 5,040 00 |
| Vancouver, 1946, 4 p.c. | 7,000 00 | 6,686 42 | 5,390 00 |
| Westmount, 1917, 4½ p.c. | 9,000 00 | 9,090 00 | 8,190 00 |
| *Towns—* | | | |
| Maisonneuve, 1946, 4½ p.c. | 10,000 00 | 9,761 97 | 8,300 00 |
| Owen Sound, 1923, 4 p.c. | 4,000 00 | 4,013 58 | 3,720 00 |
| *District—* | | | |
| Burnaby, 1922, 5 p.c. | 25,000 00 | 25,500 00 | 24,000 00 |
| *Schools—* | | | |
| Edmonton, 1917-1938, 5 p.c. | 11,000 01 | 11,275 15 | 10,340 01 |
| Saskatoon, 1921-1940, 5 p.c. | 20,000 00 | 20,503 74 | 18,400 00 |
| Total on deposit with Receiver General | $ 114,000 01 | $ 113,954 78 | $ 103,390 01 |

## The Boiler Inspection—*Concluded.*

### Schedule A.—*Concluded.*

Bonds and debentures owned by the company, *Concluded*, viz.:—

| *Held by the Company.* | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Governments*— | | | |
| Dominion of Canada, War Loan, 1925, 5 p.c. | $ 25,000 00 | $ 24,375 00 | $ 24,750 00 |
| Dominion of Canada, War Loan, 1931, 5 p.c. | 5,000 00 | 4,870 50 | 4,950 00 |
| Province of Alberta, 1924, 4½ p.c. | 15,000 00 | 14,437 50 | 14,250 00 |
| Province of Saskatchewan, 1925, 5 p.c. | 10,000 00 | 9,400 00 | 9,900 00 |
| *Cities*— | | | |
| Hamilton (Hospital extension), 1917 to 1919, 4 p.c. | 5,431 64 | 5,197 81 | 5,375 89 |
| Kamloops, 1956, 5 p.c. | 5,000 00 | 4,769 50 | 4,200 00 |
| Moose Jaw, 1921, 4½ p.c. | 10,000 00 | 9,764 00 | 9,500 00 |
| Regina, 1929, 5 p.c. | 10,000 00 | 9,290 80 | 9,500 00 |
| Strathcona, 1949, 4½ p.c. | 12,000 00 | 11,786 40 | 9,600 00 |
| Toronto, 1953, 4½ p.c. | 15,000 00 | 13,893 75 | 13,800 00 |
| *School*— | | | |
| Medicine Hat, 1932-1935, 5 p.c. | 12,000 00 | 11,041 71 | 10,800 00 |
| *Railway*— | | | |
| Canada Southern Ry., cons. 1st and ref. mtge. (g't'd. by Michigan Central R.R.), 1962, 5 p.c. | 19,000 00 | 20,092 50 | 20,140 00 |
| Total par, book and market values.. | $ 257,431 65 | $ 252,874 25 | $ 240,155 90 |

### Schedule B.

| Stocks owned by the company, viz.:— | | | |
|---|---|---|---|
| 628 shares Canada Permanent Mortgage Corp. | $ 6,280 00 | $ 7,713 70 | $ 10,676 00 |
| 75 shares Toronto General Trusts Corp. | 7,500 00 | 11,687 50 | 15,825 00 |
| 200 shares Consumers Gas Co. | 10,000 00 | 20,950 12 | 16,400 00 |
| Total par, book and market values.. | $ 23,780 00 | $ 40,651 32 | $ 42,901 00 |

# THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—G. B. HEYWORTH.

Secretary—WM. GOW.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—ROBERT J. DALE.

Head Office in Canada—Montreal.

(Organized, 1863; incorporated, August 5, 1867. Commenced business in Canada, May 16, 1888.)

## CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized and subscribed | £ 1,340,000 | $ 6,521,333 33 |
| Amount paid thereon in cash | 268,000 | 1,304,266 67 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General:—

| | Par value. | Market value. | |
|---|---|---|---|
| *Cities*— | | | |
| Montreal, 1926, 4 p.c. | $ 112,000 00 | $ 104,160 00 | |
| Montreal stock, 1926, 4 p.c. | 3,500 00 | 3,255 00 | |
| Montreal stock, 1927, 4 p.c. | 1,500 00 | 1,380 00 | |
| Total on deposit with Receiver General | $ 117,000 00 | $ 108,795 00 | |
| Carried out at market value | | | $ 108,795 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash at head office in Canada | 87 01 |
| Interest accrued | 780 00 |
| Total assets in Canada | $ 109,662 01 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Reserve of unearned premiums:— | | |
| Inland Transportation | $ 126 89 | |
| Sprinkler Leakage | 271 46 | |
| Total, $398.35; carried out at 80 per cent | | $ 318 68 |
| Total liabilities in Canada | | $ 318 68 |

## THE BRITISH AND FOREIGN MARINE—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Inland Transportation. | Sprinkler Leakage. | |
| | $ cts. | $ cts. | |
| Gross cash received | 1,336 63 | 351 25 | |
| Less reinsurance | 107 88 | | |
| Less return premiums | 40 17 | 180 00 | |
| Total deduction | 148 05 | | |
| Net cash received | 1,188 58 | 171 25 | |
| Net cash received for premiums for all classes of business | | | $ 1,359 83 |
| Cash received for interest on investments | | | 4,680 00 |
| Total income in Canada | | | $ 6,039 83 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Inland Transportation. | Sprinkler Leakage. | |
| | $ cts. | $ cts. | |
| Paid for claims occurring during the year | 287 32 | 2,826 98 | |
| Less reinsurance | 31 60 | | |
| Total net payment for claims | 255 72 | 2,826 98 | |
| Total net payments for claims for all classes of business | | | $ 3,082 70 |
| Commission and brokerage | | | 270 81 |
| Paid for adjustment fees | | | 71 00 |
| Taxes | | | 17 88 |
| Total expenditure in Canada | | | $ 3,442 39 |

## The British and Foreign Marine—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Inland Transportation. | | | Sprinkler Leakage. | | |
| | No. | Amount. | Premiums | No. | Amount. | Premiums |
| | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915..... | 8 | 63,546 | 494 84 | 12 | 92,500 | 730 00 |
| Taken in 1916, new and renewed.. | 255 | 618,522 | 1,336 63 | 7 | 54,500 | 351 25 |
| Totals..... | 263 | 682,068 | 1,831 47 | 19 | 147,000 | 1,081 25 |
| Less ceased..... | 257 | 613,858 | 1,543 97 | 11 | 64,500 | 437 50 |
| Gross in force at end of 1916..... | 6 | 68,210 | 282 50 | 8 | 82,500 | 643 75 |
| Less reinsured..... | ..... | 7,480 | 28 71 | | | |
| Net in force at end of 1916..... | 6 | 60,730 | 253 79 | 8 | 82,500 | 643 75 |

## THE BRITISH AND FOREIGN MARINE—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

### PROFIT AND LOSS ACCOUNT.

| | £ s. d. | | £ s. d. | £ s. d. |
|---|---|---|---|---|
| Balance 31st December, 1915 | 315,485 5 7 | Dividend, less income tax, paid 1st March, 1916 | 42,572 18 4 | |
| Balance Underwriting Account, 1915 | 522,682 18 4 | Interim dividend, less income tax, paid 1st July, 1916 | 40,200 0 0 | |
| Interest Account, 1916 | 91,727 12 10 | | | 82,772 18 4 |
| | | Claims, returns, etc., and commissions on profits of 1915, settled in 1916 | 278,532 8 8 | |
| | | Amount transferred to Underwriting Suspense Account to close 1915 | 45,000 0 0 | |
| | | | | 323,532 8 8 |
| | | Amount written off investments | | 100,000 0 0 |
| | | Income tax | | 16,266 9 0 |
| | | Balance carried down | | 407,324 0 9 |
| £ | 929,895 16 9 | | £ | 929,895 16 9 |

### UNDERWRITING ACCOUNT.

| | £ s. d. | | £ s. d. |
|---|---|---|---|
| To premiums 1916, less returns, reinsurances, and foreign taxes | 1,032,102 14 6 | Claims, 1916 | 277,735 6 2 |
| | | General Expenses—including directors' and auditors' remuneration | 78,509 0 5 |
| | | Balance carried down | 675,858 7 11 |
| £ | 1,032,102 14 6 | £ | 1,032,102 14 6 |

### BALANCE SHEET.

| | £ | s. d. | | £ s. d. |
|---|---|---|---|---|
| Capital—67,000 shares at £20 per share £ | 1,340,000 | | | |
| Paid up £4 per share | 268,000 | 0 0 | Investments | 2,329,868 17 11 |
| Reserve Fund | 1,200,000 | 0 0 | Stamps | 1,010 1 1 |
| Balance Profit and Loss Account brought down | 407,324 | 0 9 | Cash at bankers and on hand and bills receivable | 143,829 11 10 |
| Balance Underwriting Account | 675,858 | 7 11 | Interest and rents accrued but not received | 38,777 1 11 |
| Underwriting Suspense and Reinsurance Accounts | 261,792 | 9 5 | Accounts due to the Company | 659,835 10 8 |
| Accounts due by the company | 360,346 | 5 4 | | |
| £ | 3,173,321 | 3 5 | £ | 3,173,321 3 5 |

# THE CANADA HAIL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—GEO. H. WILLIAMS.

Vice-President—F. M. DOYLE.

Manager—W. J. WILLCOX.

Secretary—H. B. STRANG.

Principal Office—Winnipeg, Man.

(Incorporated by an Act of Parliament of Canada, 3-4 George V. chap. 84. Assented to April 2, 1913. Dominion license issued May 14, 1913.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $ 300,000 00 |
| Amount of capital subscribed | 150,000 00 |
| Amount paid thereon in cash | 75,000 00 |

*(For List of Shareholders, see Appendix.)*

## ASSETS.

| | | |
|---|---|---|
| Book value of bonds and debs. *(For details, see Schedule A)* | | $ 51,185 32 |
| Cash in Union Bank of Canada, Winnipeg | | 671 51 |
| Total ledger assets | | $ 51,856 83 |
| Deduct market value of bonds and debentures under book value | | 2,862 54 |
| | | $ 48,994 29 |

## OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 685 30 |
| Premium notes outstanding | $ 14,981 95 | |
| Less disallowance | 8,043 42 | |
| Balance carried out | | 6,933 53 |
| **Total assets** | | $ 56,613 12 |

## LIABILITIES.

| | |
|---|---|
| Net amount of hail claims, adjusted and unpaid | $ 97 50 |
| Borrowed money | 7,000 00 |
| Taxes due and accrued | 714 36 |
| Due to agents | 22 02 |
| **Total liabilities** | $ 7,833 88 |
| Surplus of assets over liabilities | $ 48,779 24 |
| Capital stock paid in cash | 75,000 00 |

## INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 151,808 01 | |
| Deduct reinsurances, $42,289.96; return premiums, $1,106.06 | 43,396 02 | |
| Total net cash received for hail premiums | | $ 108,411 99 |
| Received for interest on investments | | 5,384 84 |
| Profit on sale of securities | | 585 64 |
| **Total income** | | $ 114,382 47 |

## THE CANADA HAIL—*Concluded.*

### EXPENDITURE.

| | | |
|---|---|---|
| Amount paid for claims occurring during the year | $154,625 93 | |
| Deduct salvages and reinsurances | 48,316 76 | |
| Net amount paid for hail claims | | $ 106,309 17 |
| Paid for dividends | | 3,000 00 |
| Commission or brokerage | | 29,202 92 |
| Taxes | | 949 71 |
| Paid for adjustment of losses | | 5,277 31 |
| Miscellaneous expenditure, viz: Legal expenses, $233.19; auditors, $100; sundries, $96.12 | | 479 31 |
| Total expenditure | | $ 145,218 42 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1915 | $ 75,692 78 |
| Amount of income as above | 114,382 47 |
| Total | $ 190,075 25 |
| Amount of expenditure as above | 145,218 42 |
| Balance, net ledger assets, at December 31, 1916 ($51,856.83 less $7,000 ledger liability) | $ 44,856 83 |

### RISKS AND PREMIUMS.

| | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross taken during 1916 | 2,361 | $ 2,279,749 | $ 138,768 14 |
| Deduct terminated | 2,361 | 2,279,749 | 138,768 14 |

### SCHEDULE A.

Bonds and debentures owned by the Company, viz:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| City of Strathcona, 1917 to 1931, 5 p.c. | $ 8,324 50 | $ 8,698 35 | $ 7,908 28 |
| *City of Strathcona, 1947, 5½ p.c. | 2,000 00 | 2,000 00 | 1,900 00 |
| City of Three Rivers, 1946, 4 p.c. | 2,000 00 | 2,000 00 | 1,560 00 |
| *Town of Melfort, 1942, 6 p.c. | 10,000 00 | 10,000 00 | 9,400 00 |
| Riordon Pulp & Paper Co. (1st mtge. S.F.) 1942, 6 p.c. | 10,000 00 | 10,000 00 | 9,600 00 |
| *Can. Nor. Western Ry. Co., 1st mtge. reg'd., (g'teed by Prov. of Alberta, 1942, 4½ p.c.) | 21,374 40 | 18,486 97 | 17,954 50 |
| Total par, book and market values | $ 53,698 90 | $ 51,185 32 | $ 48,322 78 |

*On deposit with Receiver General.

# THE CANADA WEATHER INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—FREDERICK MILLMAN.

Vice-President—JAS. E. W. FERGUSON.

Manager and Secretary—F. B. WELFORD.

Principal Office—Toronto.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 91. Dominion license issued February 1, 1910.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 500,000 00 |
| Amount subscribed | 81,300 00 |
| Amount paid thereon in cash | 74,965 20 |
| Amount of premium on capital stock paid in by stockholders | 40 00 |

*(For List of Shareholders, see Appendix).*

## ASSETS.

Bonds and debentures on deposit with Receiver General, viz:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| City of Port Arthur, 1937, 5 p.c. | $ 11,000 00 | $ 11,400 40 | $ 10,230 00 |
| City of Stratford, 1939, 4½ p.c. | 10,000 00 | 10,197 00 | 9,100 00 |
| City of Victoria, 1925, 4½ p.c. | 2,000 00 | 1,859 88 | 1,860 00 |
| Total on deposit with Receiver General | $ 23,000 00 | $ 23,457 28 | $ 21,190 00 |

| | | |
|---|---|---|
| Carried out at book value | | $ 23,457 28 |
| Cash on hand at head office | | 128 59 |
| Cash in Royal Bank, Toronto, less $892.52 outstanding checks | | 4,649 61 |
| Total ledger assets | | $ 28,235 48 |
| Deduct market value of bonds and debentures under book value | | 2,267 28 |
| | | $ 25,968 20 |

## OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 182 50 |
| Office furniture and fixtures, (less $129.95 reserve for depreciation) $321.30; current accounts, $190.79 | | 512 09 |
| Agents' balances | | 243 21 |
| Outstanding notes on 1916 business | $ 1,641 59 | |
| Reserve for cost of collection and possible loss | 564 70 | |
| Balance carried out | | 1,076 89 |
| Total assets | | $ 27,982 89 |

## LIABILITIES.

| | | |
|---|---|---|
| Net amount of hail claims, resisted, not, in suit | $ 370 40 | |
| Net amount of windstorm claims, resisted, not in suit | 698 10 | |
| Total net amount of unsettled claims | | $ 1,068 50 |
| Reserve of unearned premiums: hail $344.08, windstorm $543.46, total $887.54; carried out at 80 per cent | | 710 03 |
| Due and accrued for commission and other expenses | | 1,400 35 |
| Taxes due and accrued | | 699 20 |
| Borrowed money | | 2,000 00 |
| Reinsurance due | | 3,430 93 |
| Total liabilities (excluding capital stock) | | $ 9,309 01 |
| Excess of assets over liabilities | | $ 18,673 88 |
| Capital stock paid in cash | | 74,965 20 |

## THE CANADA WEATHER—*Concluded.*

### INCOME.

| Premiums. | Class of Business. Hail. | Windstorm. | |
|---|---|---|---|
| | $ cts. | $ cts. | |
| Gross cash received | 85,891 92 | 1,254 72 | |
| Less reinsurance | 3,559 95 | —93 06 | |
| " return premiums | 971 84 | 590 81 | |
| Total deduction | 4,531 79 | 497 75 | |
| Net cash received | 81,360 13 | 756 97 | |
| Net cash received fro premiums for the above classes of business | | | $ 82,117 10 |
| Cash received for interest on investments | | | 2,060 29 |
| Bad debts recovered, $463.62; transfer fees, $1.50 | | | 465 12 |
| Total income | | | $ 84,642 51 |

### EXPENDITURE.

| Claims | Class of Business. Hail. | Windstorm. | |
|---|---|---|---|
| | $ cts. | $ cts. | |
| Net payment for claims occurring in previous years | 261 90 | | |
| Paid for claims occurring during the year | 58,888 73 | 5,928 08 | |
| Less salvages and reinsurances | 6,032 37 | 2,910 08 | |
| Net payment for said claims | 52,856 36 | | |
| Total net payment for claims | 53,118 26 | 3,018 00 | |
| Total net amouat paid for claims for all classes of business | | | $ 56,136 26 |
| Commission or brokerage | | | 20,556 09 |
| Salaries of officials, $2,727.10; directors' fees, $270; auditors' fees, $431; travelling expenses: head office, $708.79; agents, $21.40; directors, $61.16 | | | 4,219 45 |
| Taxes and licenses | | | 1,372 21 |
| Miscellaneous expenditure, viz.: Advertising, $3.29; legal expenses, $47.69; postage, telegrams, telephones and express, $462.48; printing and stationery, $657.51; rent, $259.76; adjustment expenses, $1,800.99; sundries, $89.38; collection of accounts, $1,202.40; exchange, $122.76; furniture and fixtures, $42,75 | | | 4,689 11 |
| Total expenditure | | | $ 86,973 12 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1915 | $ 25,744 79 |
| Amount of cash income | 87,463 81 |
| Total | $ 113,208 60 |
| Amount of expenditure | 86,973 12 |
| Balance, net ledger assets, at December 31, 1916 ($28,235.48, less $2,000 borrowed money) | $ 26,235 48 |

### SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business Windstorm. No. | Amount. | Premiums. | Hail. No. | Amount. | Premiums. |
|---|---|---|---|---|---|---|
| | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 3,366 | 3,869,429 | 30,212 15 | 50 | 58,703 | 858 56 |
| Taken in 1916, New | 16 | 25,625 | 158 44 | 1,314 | 1,017,954 | 69,666 33 |
| Renewed | 62 | 142,450 | 884 00 | 37 | 43,626 | 640 30 |
| Totals | 3,444 | 4,037,504 | 31,254 59 | 1,401 | 1,120,283 | 71,165 19 |
| Less ceased | 2,022 | 2,140,637 | 17,197 92 | 1,352 | 1,073,618 | 70,477 03 |
| Gross in force at end of 1916 | 1,422 | 1,896,867 | 14,056 67 | 49 | 46,665 | 688 16 |
| Less reinsured | 1,343 | 1,724,275 | 13,237 54 | | | |
| Net in force at end of 1916 | 79 | 172,592 | 819 13 | 49 | 46,665 | 688 16 |

Net amount in force at end of 1916, No. 123 Amount, $219,257; Premiums, $1,507 29.

# THE CANADIAN SURETY COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—F. W. LAFRENTZ.
Vice-President—GEO. BURN.
General Manager—W. H. HALL.
Secretary—WM. H. BURGESS.
Principal Office—Toronto.

Incorporated by an Act of the Parliament of Canada 1-2 George V, Chap. 60, assented to May 19, 1911
Dominion license issued May 15, 1913.)

### CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $ 1,000,000 00 |
| Amount of capital stock subscribed and paid in cash | 200,000 00 |
| Amount of premium on capital stock paid in by stockholders | 40,000 00 |

(*For List of Shareholders, see Appendix.*)

### ASSETS.

| | | |
|---|---|---|
| Book value of bonds and debs. (*For details, see Schedule A.*) | | $ 260,445 93 |
| Cash at head office (including cheques, $2,061.73) | | 2,111 73 |
| Cash in banks, viz.:— | | |
| Bank of Ottawa, Toronto | $ 10,893 09 | |
| Union Bank of Canada, Toronto (premium account) | 4,070 10 | |
| Union Bank of Canada, Toronto (current account) | 467 26 | |
| Total cash in banks | | 15,430 45 |
| Total ledger assets | | $ 277,988 11 |
| Deduct market value of bonds and debentures under book value | | 8,159 48 |
| | | $ 269,828 63 |

### OTHER ASSETS.

| | |
|---|---|
| Interest accrued | 4,422 15 |
| Premiums due and uncollected ($3,172.85 on business prior to Oct. 1, 1916), $7,242.53; net commission deducted at 20 p.c. | 5,794 02 |
| Total assets | $ 280,044 80 |

### LIABILITIES.

(*1*) *Liabilities in Canada.*

| | | |
|---|---|---|
| Net amount of claims, unadjusted | $ 4,107 15 | |
| " " resisted, in suit | 2,010 00 | |
| Net amount of unsettled claims, | | $ 6,117 15 |
| Reserve of uncarned premiums, $19,612.05.; carried out at 80 per cent | | 15,689 64 |
| Reinsurance due | | 1,165 40 |
| Taxes due and accrued | | 3,000 00 |
| Agents' balances | | 5 00 |
| Total liabilities in Canada | | $ 25,977 19 |

(*2*) *Liabilities in other Countries.*

| | |
|---|---|
| Reserve of uncarned premiums, $8,788.04; carried out at 80 per cent | $ 7,030 43 |
| Total liabilities in all countries | $ 33,007 62 |
| Surplus of assets over liabilities (except capital) | $ 247,037 18 |
| Capital stock paid in cash | 200,000 00 |
| Surplus over liabilities and capital | $ 47,037 18 |

## The Canadian Surety—*Continued.*

### INCOME.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Gross cash received for premiums | $ 69,831 51 | $ 23,801 55 | |
| Deduct reinsurances, $8,947.46; return premiums, $21,866.51 | 25,060 58 | 5,753 39 | |
| Net cash received for premiums | $ 44,770 93 | $ 18,048 16 | |
| Net cash received for premiums in all countries | | | $ 62,819 09 |
| Received for interest on investments | | | 12,795 05 |
| Agents' balances | | | 5 00 |
| Total income | | | $ 75,619 14 |

### EXPENDITURE.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Amount paid for claims occurring in previous years | $ 481 23 | | |
| Amount paid for claims occurring during the year | $ 8,803 60 | $ 192 64 | |
| Deduct recoveries | 4,302 53 | | |
| Net amount paid for said claims | $ 4,501 07 | $ 192 64 | |
| Total net amount paid for claims | | | $ 5,174 94 |
| Dividend | | | 10,000 00 |
| Commission or brokerage | | | 14,038 04 |
| Salaries of officials, $16,019.53; directors' fees, $415; travelling expenses, $1,092.13; auditors' fees, $200 | | | 17,726 66 |
| Taxes | | | 2,522 03 |
| Miscellaneous expenditure: Advertising, $166.91; furniture and fixtures, $397.59; legal fees, $44.63; postage, telegrams, telephones and express, $966.57; printing and stationery, $847.87; rents, $1,299.96; sundries, $603.01; claim expenses, $509.22; Patriotic Fund and Red Cross, $225 | | | 5,060 76 |
| Total expenditure | | | $ 54,522 43 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1915 | $ 256,891 40 |
| Amount of cash income | 75,619 14 |
| Total | $ 332,510 54 |
| Amount of cash expenditure | 54,522 43 |
| Balance, net ledger assets, at December 31, 1916 | $ 277,988 11 |

### SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | In Canada. | | | In Other Countries. | | | Total in all Countries. | | |
|---|---|---|---|---|---|---|---|---|---|
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. | No. | Amount. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 4,361 | 11,801,358 | 42,023 96 | 103 | 1,144,483 | 7,194 62 | 4,464 | 12,945,841 | 49,218 58 |
| Taken in 1916—new and renewed | 5,543 | 15,095,263 | 68,805 82 | 758 | 4,545,491 | 24,015 04 | 6,301 | 19,640,754 | 92,820 86 |
| Totals | 9,904 | 26,896,621 | 110,829 78 | 861 | 5,689,974 | 31,209 66 | 10,765 | 32,586,595 | 142,039 44 |
| Less ceased | 5,036 | 14,635,565 | 65,831 87 | 247 | 2,358,722 | 13,606 08 | 5,283 | 16,994,287 | 79,437 95 |
| Gross in force at end of 1916 | 4,868 | 12,261,056 | 44,997 91 | 614 | 3,331,252 | 17,603 58 | 5,482 | 15,592,308 | 62,601 49 |
| Less reinsured | | 1,661,146 | 7,062 46 | | 10,000 | 27 50 | | 1,671,146 | 7,089 96 |
| Net in force at end of 1916 | 4,868 | 10,599,910 | 37,935 45 | 614 | 3,321,252 | 17,576 08 | 5,482 | 13,921,162 | 55,511 53 |

## The Canadian Surety—*Concluded.*

Schedule A.

Bonds and debentures owned by the Company, viz:—

*On deposit with Receiver General.*

| *Cities*— | Par value. | Book value. | Market value. |
|---|---|---|---|
| Belleville, 1941, 4½ p.c. | $ 10,000 00 | $ 9,424 00 | $ 9,100 00 |
| Fort William, 1952, 4½ p.c. | 2,000 00 | 1,828 40 | 1,680 00 |
| Guelph, 1932, 5 p.c. | 1,514 75 | 1,553 38 | 1,484 45 |
| Peterboro, 1920, 3½ p.c. | 7,586 96 | 6,891 23 | 7,207 61 |
| Stratford, 1932, 4½ p.c. | 5,700 00 | 5,438 94 | 5,301 00 |
| Toronto, 1948, 4 p.c. | 9,733 33 | 8,874 85 | 8,273 33 |
| Victoria, 1936, 4 p.c. | 9,733 33 | 8,867 06 | 7,981 33 |
| *Town*— | | | |
| Owen Sound, 1932, 4½ p.c. | 10,000 00 | 9,509 00 | 9,200 00 |
| *School*— | | | |
| Guelph P., 1932, 5 p.c. | 2,500 00 | 2,563 74 | 2,450 00 |
| Total on deposit with Receiver General | $ 58,768 37 | $ 54,950 60 | $ 52,677 72 |

*Held by the Company.*

| | | | |
|---|---|---|---|
| *Governments*— | | | |
| Dom. of Canada War Loan, 1925, 5 p.c. | $ 10,000 00 | $ 9,710 88 | $ 9,900 00 |
| Dom. of Canada War Loan, 1931, 5 p.c. | 10,000 00 | 9,722 06 | 9,900 00 |
| Anglo-French External Loan, 1920, 5 p.c. | 10,000 00 | 9,474 65 | 9,400 00 |
| Prov. of Alberta, 1924, 4½ p.c. | 10,000 00 | 9,725 00 | 9,500 00 |
| *Prov. of New Brunswick, 1939, 3 p.c. | 10,000 00 | 7,900 00 | 7,300 00 |
| Prov. of Saskatchewan, 1925, 5 p.c. | 5,000 00 | 4,699 50 | 4,950 00 |
| *Cities*— | | | |
| Brandon, 1933, 5 p.c. | 10,000 00 | 9,852 00 | 9,500 00 |
| Edmonton, 1933, 5 p.c. | 1,000 00 | 967 70 | 920 00 |
| Hamilton, 1940, 4 p.c. | 1,946 66 | 1,620 21 | 1,674 12 |
| Medicine Hat, 1933, 5 p.c. | 10,000 00 | 9,525 00 | 9,000 00 |
| Portage la Prairie, 1934, 5 p.c. | 7,000 00 | 6,642 30 | 6,370 00 |
| †Sorel, 1952, 5 p.c. | 17,000 00 | 16,297 90 | 15,470 00 |
| Sydney, 1942, 4½ p.c. | 15,000 00 | 13,374 00 | 13,050 00 |
| *Towns*— | | | |
| Estevan, 1942-43, 5 p.c. | 8,000 00 | 6,885 76 | 6,640 00 |
| Lindsay, 1934, 5½ p.c. | 5,000 00 | 5,172 50 | 5,100 00 |
| Neepawa, 1944, 6 p.c. | 3,000 00 | 3,091 50 | 2,910 00 |
| North Bay, 1938-43, 5 p.c. | 12,000 00 | 11,516 40 | 11,240 00 |
| Orillia, 1923, 5 p.c. | 2,234 10 | 2,171 99 | 2,189 41 |
| Orillia, 1925, 5 p.c. | 2,463 10 | 2,383 54 | 2,413 83 |
| Renfrew, 1937-1941, 5 p.c. | 1,877 23 | 1,785 45 | 1,792 86 |
| Smith Falls, 1933 to 1935, 5½ p.c. | 2,464 54 | 2,487 31 | 2,464 54 |
| Swift Current, 1933, 6 p.c. | 5,000 00 | 5,122 50 | 4,900 00 |
| Sandwich, 1921, 6 p.c. | 682 94 | 700 22 | 696 59 |
| Sandwich, 1923, 6 p.c. | 385 36 | 397 69 | 396 92 |
| Sandwich, 1924, 6 p.c. | 768 47 | 795 44 | 795 44 |
| Sandwich, 1925, 6 p.c. | 174 58 | 181 23 | 181 56 |
| Transcona, 1944, 6 p.c. | 10,000 00 | 9,950 00 | 9,700 00 |
| Waterloo, 1928, 5½ p.c. | 2,423 48 | 2,548 29 | 2,520 41 |
| Watrous, 1944, 6 p.c. | 2,000 00 | 1,828 00 | 1,740 00 |
| Welland, 1934, 5½ p.c. | 2,000 00 | 2,025 00 | 2,040 00 |
| *Townships*— | | | |
| Bruce, 1922, 5 p.c. | 9,867 01 | 9,755 12 | 9,768 33 |
| Esquimalt, 1963, 5 p.c. | 2,000 00 | 1,760 00 | 1,640 00 |
| North Vancouver, 1960, 5 p.c. | 7,000 00 | 6,379 80 | 5,880 00 |
| Richmond, B.C., 1959, 4½ p.c. | 7,000 00 | 5,916 40 | 5,320 00 |
| St. Vital, Man. (R.M.), 1933, 6 p.c. | 1,000 00 | 1,012 10 | 1,010 00 |
| County of Simcoe, 1934 to 1935, 5 p.c. | 2,984 08 | 2,938 76 | 2,954 23 |
| *School*— | | | |
| †St. Hyacinthe, 1953, to 1960, 4½ p.c. | 10,346 29 | 9,179 13 | 8,380 49 |
| Total par, book and market values | $ 276,386 21 | $ 260,445 93 | $ 252,286 45 |

*On deposit with Government of New Brunswick.
†On deposit with Government of Quebec.

# THE CASUALTY COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President and Managing Director—ARTHUR L. EASTMURE.

Secretary—GEORGE UPRICHARD.

Principal Office—Toronto.

(Incorporated May 19, 1911, by an Act of Parliament of Canada 1-2 George V, cap. 63; amended in 1913 by 3-4 George V, cap. 100. amended in 1915 by 5 George V, cap. 62. Dominion license issued Nov 27, 1915.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 500,000 00 |
| Amount subscribed | 67,100 00 |
| Amount paid in cash | 19,687 83 |
| Amount of premium on capital stock paid in by stockholders | 9,523 75 |

*(For List of Shareholders, see Appendix.)*

## ASSETS.

| | Par value. | Book value | Market value. |
|---|---|---|---|
| Bonds and debentures owned, viz.:— | | | |
| *On deposit with Receiver General—* | | | |
| *City—* | | | |
| City of Calgary, 1918, 6 p.c. | $ 2,000 00 | $ 2,000 00 | $ 2,000 00 |
| *Towns—* | | | |
| Barrie (g'teed by County of Simcoe), 1921-1922, 5 p.c. | 2,000 00 | 1,925 20 | 1,980 00 |
| Barrie (g'teed by County of Simcoe), 1937-1939, 5 p.c. | 3,000 00 | 2,756 20 | 2,910 00 |
| North Bay, 1928, 5 p.c. | 1,281 07 | 1,161 99 | 1,229 83 |
| North Bay, 1929, 5 p.c. | 2,289 13 | 2,066 80 | 2,197 56 |
| North Bay, 1930, 5 p.c. | 1,453 59 | 1,306 68 | 1,380 91 |
| Total on deposit with Receiver General | $ 12,023 79 | $ 11,216 87 | $ 11,698 30 |
| *Held by the Company—* | | | |
| Dominion of Canada War Loan, 1925, 5 p.c. | 1,000 00 | 968 55 | 990 00 |
| *Cities—* | | | |
| Alberni, B.C., 1934, 6 p.c. | 1,100 00 | 990 00 | 1,012 00 |
| Calgary, 1918, 6 p.c. | 2,000 00 | 2,000 00 | 2,000 00 |
| Total par, book and market values | $ 16,123 79 | $ 15,175 42 | $ 15,700 30 |

| | |
|---|---|
| Carried out at book value | $ 15,175 42 |
| Cash at head office | 20 00 |
| Cash in Royal Bank of Canada, Toronto | 3,989 33 |
| Agents' balances | 65 12 |
| Total ledger assets | $ 19,249 87 |

## OTHER ASSETS.

| | |
|---|---|
| Market value of bonds and debentures over book value | 524 88 |
| Interest accrued | 397 15 |
| Outstanding premiums (net) ($68.69 on business prior to Oct. 1, 1916) | 239 96 |
| Office furniture | 589 62 |
| Total assets | $ 21,001 48 |

## The Casualty Company—*Concluded.*

### LIABILITIES.

| | | |
|---|---|---|
| Reserve of unearned premiums, $1,333.78; carried out at 80 per cent | | $ 1,067 02 |
| Commission payable on sale of stock | | 2,830 00 |
| Total liabilities | | $ 3,897 02 |
| Excess of assets over liabilities | | $ 17,164 46 |
| Capital stock paid in cash | | 19,687 51 |

### INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 1,635 37 | |
| Deduct reinsurances, $61.58; return premiums, $24.94 | 86 52 | |
| Total net cash received for premiums | | $ 1,548 85 |
| Interest and dividends | | 864 98 |
| Premium on capital stock | | 957 27 |
| Total | | $ 3,371 10 |
| Received for calls on capital | | 1,434 32 |
| Total income | | $ 4,805 42 |

### EXPENDITURE.

| | |
|---|---|
| Net amount paid for claims | $ 226 55 |
| Commission or brokerage | 624 68 |
| Paid for taxes | 183 33 |
| Miscellaneous expenditure, viz.:—Advertising, $50.63; furniture and fixtures, $562.09; postage, telegrams, telephones and express, $281.71; printing and stationery, $356.45; rent, $195; office expenses, $276.05; sundries, $331.48; commission on stock, $1,250 | 3,383 21 |
| Total expenditure | $ 4,417 77 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Net ledger assets, December 31, 1915 | $ 18,862 22 |
| Amount of cash income | 4,805 42 |
| Total | $ 23,667 64 |
| Amount of cash expenditure | 4,417 77 |
| Balance net ledger assets, December 31, 1916 | $ 19,249 87 |

### SUMMARY OF RISKS AND PREMIUMS.

| | Premiums. |
|---|---|
| | $ cts. |
| Taken during the year, new and renewed | 2,035 29 |
| Deduct terminated | 36 93 |
| Gross in force at end of 1916 | 1,998 37 |
| Deduct reinsured | 61 58 |
| Net in force at end of 1916 | 1,936 79 |

# CHARTERED TRUST AND EXECUTOR COMPANY

*(Formerly The Title and Trust Company.)*

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—E. F. B. JOHNSTON, K.C.

Vice-President—HON. W. A. CHARLTON.

Manager—JOHN J. GIBSON.

Secretary—J. M. PRENTISS.

Principal Office—Toronto.

(Incorporated by an Act of Parliament of Canada, 4-5 Edward VII, cap. 162, July 20, 1905. By an Act of the Parliament of Canada, 5 George V, cap. 70, the name was changed to "Chartered Trust and Executor Company." Dominion license issued July 19, 1907.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed for | 273,000 00 |
| Amount paid in cash | 203,995 93 |

*(For List of Shareholders, see Appendix.)*

## ASSETS.

| | |
|---|---|
| Book value of real estate | $ 250 00 |
| Amount secured by way of loans on real estate by bond or mortgage, first liens | 58,088 59 |
| The same, second liens | 1,744 16 |
| Amount of loans secured by bonds, stocks or other marketable collaterals. *(For details, see Schedule A.)* | 10,574 25 |
| Book and market value of bonds and debs. *(For details, see Schedule B.)* | 101,168 36 |
| Book and market value of stocks *(For details, see Schedule C.)* | 27,790 00 |
| Cash at head office | 6,153 08 |
| Cash in Royal Bank of Canada, Toronto | 14,281 24 |
| Interest in Real Estate Syndicate | 4,000 00 |
| Total ledger assets | $ 224,049 68 |

## OTHER ASSETS.

| | |
|---|---|
| Interest accrued | 3,470 75 |
| Rents due | 1,527 44 |
| Accounts receivable | 12,905 36 |
| Office furniture and automobile | 2,509 55 |
| Total assets | $ 244,462 78 |

## LIABILITIES.

| | |
|---|---|
| Cash dividends to Stockholders, due and unpaid | $ 5,927 69 |
| Taxes due and accrued | 235 10 |
| Total liabilities | $ 6,162 79 |
| Surplus of assets over liabilities | $ 238,299 99 |
| Capital stock paid in cash | 203,995 93 |
| Surplus over liabilities and paid capital | $ 34,304 06 |

## INCOME.

| | |
|---|---|
| Cash received for premiums | $ 50 07 |
| Received for interest on investments and dividends on stocks | 13,070 60 |
| Total | $ 13,120 67 |
| Total net income from real estate and trust business | 26,272 51 |
| Total | $ 39,393 18 |
| Received for calls on capital | 2,659 02 |
| Total income | $ 42,052 20 |

## Chartered Trust and Executor—*Continued.*

### EXPENDITURE.

| | | |
|---|---|---|
| Paid for taxes | | $ 150 00 |
| Total expense of Title business | | $ 150 00 |
| Expenses of Trust business | | 23,617 24 |
| Dividends paid during the year at 6 per cent | | 12,037 28 |
| Total expenditure | | $ 35,804 52 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets at December 31, 1915 | | $ 232,626 40 |
| Amount of cash income as above | | 42,052 20 |
| Total | | $ 274,678 60 |
| Amount of expenditure as above | $ 35,804 52 | |
| Amount written off ledger assets | 14,824 40 | |
| | | 50,628 92 |
| Balance, net ledger assets at December 31, 1916 | | $ 224,049 68 |

### RISKS AND PREMIUMS.

| *Title Risks.* | No. | Amount. | Premiums. |
|---|---|---|---|
| Taken during the year, new | 1 | $ 15,000 00 | $ 78 75 |
| Terminated during the year | 18 | 30,851 00 | ..... |

### Schedule A.

| *Loans on Collaterals, viz.:—* | Par value. | Market value. | Amount loaned thereon. |
|---|---|---|---|
| 10 shares Provident Land Co., stock | $ 1,000 00 | $ 2,750 00 | $ 3,613 50 |
| 5 shares in York St. Real Estate Syndicate | 500 00 | 1,000 00 | |
| 11 shares Provident Land Co., stock | 1,100 00 | 3,025 00 | |
| 20 shares Dixon Real Estate Syndicate | 2,000 00 | 6,000 00 | 1,359 00 |
| 10 shares Royce Park Real Estate Syndicate | 1,000 00 | 500 00 | |
| 18 shares Provident Land Co., stock | 1,800 00 | 4,950 00 | 1,950 00 |
| 20 shares Berwick Land Co., Ltd | 2,000 00 | 2,000 00 | |
| Bond Canadian Locomotive Co., Ltd | 400 00 | ..... | 275 00 |
| Assignment of Berwick Land Co., Ltd., agreement | 6,337 00 | 6,337 00 | 1,800 00 |
| Assignment of ⅛ share in an estate | 43,107 90 | 43,107 90 | 1,576 75 |
| | $ 59,244 90 | $ 69,669 90 | $ 10,574 25 |

### Schedule B.

| Bonds and debentures owned, viz.:— | Par value. | Book and Market value. |
|---|---|---|
| *Governments—* | | |
| †Dominion of Canada War Loan, 1925, 5 p.c. | $ 2,500 00 | $ 2,475 00 |
| Dominion of Canada War Loan, 1931, 5 p.c. | 900 00 | 891 00 |
| Anglo-French External Loan, 1920, 5 p.c. | 2,000 00 | 1,880 00 |
| *Cities—* | | |
| *Fernie, B.C., 1939, 5 p.c. | 10,000 00 | 8,400 00 |
| *Fort William, 1927, 5 p.c. | 6,000 00 | 5,760 00 |
| *Lethbridge, 1928, 5 p.c. | 55,000 00 | 50,600 00 |
| Montreal (East) 1953, 5 p.c. | 4,000 00 | 3,560 00 |
| *Moose Jaw, 1949, 4½ p.c. | 6,000 00 | 4,920 00 |
| *Port Arthur, 1927, 5 p.c. | 1,500 00 | 1,425 00 |
| *Towns—* | | |
| Melville, 1952, 5 p.c. | 1,000 00 | 820 00 |
| North Battleford, 1942, 5½ p.c. | 1,000 00 | 870 00 |
| Oxbow, 1917, 6 p.c. | 434 95 | 421 90 |
| Yorkton, Sask., 1941 to 1942, 5 p.c. | 2,177 24 | 1,850 64 |
| *Village—* | | |
| Drumheller, 1929, 6 p.c. | 500 00 | 455 00 |
| *Municipalities—* | | |
| Cumberland, B.C., 1940, 5 p.c. | 4,000 00 | 3,440 00 |
| Penticton, 1941, 5 p.c. | 2,000 00 | 1,700 00 |
| *Point Grey, B.C., 1959, 5 p.c. | 6,000 00 | 5,100 00 |
| West Kildonan, 1944, 5½ p.c. | 1,000 00 | 950 00 |

†$2,000 with Ontario Government.

*These debentures are held by the Receiver General, Ottawa, in respect of the Title insurance business of the company. The Port Arthur, Gananoque, Fort William and Can. Nor. West. Ry. debentures are held by the Department of Insurance, Ontario, in respect of the Trust and Title business of the company.

## CHARTERED TRUST AND EXECUTOR—*Concluded.*

SCHEDULE B—*Concluded.*

| Bonds and debentures owned, viz.:—*Concluded.* | Par value. | Book and Market value. |
|---|---|---|
| *Schools*— | | |
| Saskatoon, (St. Paul's R.C.) 1928, 5 p.c. | $ 1,334 34 | $ 1,147 53 |
| Swift Current, 1944, 6 p.c. | 2,000 00 | 1,980 00 |
| *Railway*— | | |
| Can. Nor. Western Ry., 1st Mtge. (g'teed by Prov. of Alb'a.) 1942, 4½ p.c. | 3,002 73 | 2,522 29 |
| Total par, book and market values... | $ 112,349 26 | $ 101,168 36 |

SCHEDULE C.

| Stocks owned, viz.:— | Par value. | Book and Market value. |
|---|---|---|
| 54 shares Provident Land Co. | $ 5,400 00 | $ 14,850 00 |
| 110 shares Brazilian Traction | 11,000 00 | 5,060 00 |
| 8 shares Imperial Bank | 800 00 | 1,608 00 |
| 8 shares Royal Bank | 800 00 | 1,696 00 |
| 22 shares Dominion Bank | 2,200 00 | 4,576 00 |
| Total par, book and market values. | $ 20,200 00 | $ 27,790 00 |

# THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—F. W. EVANS.

Vice-President—BENJAMIN TOOKE.

General Manager—F. J. J. STARK.

Sec.-Treas.—F. H. PYPER.

Head Office—Montreal.

(Incorporated April 26, 1893, by 56 Vic., cap. 78; amended in 1894 by 57-58 Vic., cap. 121, and in 1901 by 1 Edward VII, cap. 95, and in 1903 by 3 Edward VII, cap. 113, and in 1908 by 7-8 Edward VII, cap 102, and in 1912 by 2 Geo. V, cap. 87; and by 2 Geo. V, cap. 88 the foregoing Acts (except cap. 87, 1912), were repealed and the provisions of said cap. 88 substituted therefor. Commenced business in Canada, June 6, 1893.)

## CAPITAL.

| | |
|---|---|
| Amount of capital stock authorized, subscribed and paid in cash | $ 200,000 00 |

*(For List of Shareholders, see Appendix.)*

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate held by company | | $ 16,688 24 |
| Book value of bonds and debs. *(For details, see Schedule A)* | | 183,450 18 |
| Electric plant (less reserves written off) | | 124,157 53 |
| Cash on hand at head office | | 1,423 23 |
| Cash in banks— | | |
| Molsons Bank | $ 3,038 71 | |
| Royal Bank of Canada | 712 11 | |
| Total cash in banks | | 3,750 82 |
| Agents' ledger balances | | 544 48 |
| Total ledger assets | | $ 330,014 48 |
| Deduct market value of bonds and debentures under book value | | 20,755 15 |
| | | $ 309,259 33 |

## OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 793 12 |
| Rents accrued | | 40 00 |
| Claims recoverable, (guarantee) $100; furniture, $4,411.03 | | 4,511 03 |
| Premiums due and uncollected, viz.:— | | |
| Accident, ($1,364.71 prior to Oct. 1, 1916) | $ 6,528 92 | |
| Guarantee, ($93.75 prior to Oct. 1, 1916) | 1,507 84 | |
| Sickness, ($588.32 prior to Oct. 1, 1916) | 4,807 99 | |
| Burglary, ($332.11 prior to Oct. 1, 1916) | 4,896 10 | |
| Employers' Liability, ($658.15 prior to Oct. 1, 1916) | 4,402 28 | |
| Automobile, ($1,249.41 prior to Oct. 1, 1916) | 2,881 55 | |
| Total, $25,024.68 (less, $6,069.26 commission) | | 18,955 42 |
| Accounts receivable | | 1,870 89 |
| Advance messenger service | | 28 82 |
| Other assets (work under construction) | | 10,445 78 |
| Total assets | | $ 345,904 39 |

## THE DOMINION GRESHAM—*Continued.*

### LIABILITIES.

| | | |
|---|---|---|
| Net amount of accident claims, adjusted and unpaid ($300 accrued prior to 1916) | $ 2,245 00 | |
| Net amount of sickness claims, adjusted and unpaid | 1,345 00 | |
| Net amount of burglary claims, adjusted and unpaid ($1,000 accrued prior to 1916) | 2,445 17 | |
| Net amount of employers' liability claims, adjusted and unpaid ($1,450 accrued prior to 1916) | 4,520 00 | |
| Net amount of automobile claims, adjusted and unpaid ($1,000 accrued prior to 1916) | 1,910 00 | |
| Net amount of guarantee claims, adjusted and unpaid | 2,384 94 | |
| Total net amount of unsettled claims | | $ 14,850 11 |
| Reserve of unearned premiums:— | | |
| Accident | $ 11,874 96 | |
| Guarantee | 2,564 86 | |
| Sickness | 7,230 23 | |
| Burglary | 20,017 04 | |
| Employers' Liability | 5,410 93 | |
| Automobile | 6,584 95 | |
| Total reserve of $53,682.97; carried out at 80 per cent | | 42,946 37 |
| Taxes due and accrued | | 1,000 00 |
| Directors' fees | | 1,000 00 |
| Reinsurance premiums outstanding | | 2,409 41 |
| Due and accrued for salaries, rent, advertising, etc | | 4,763 60 |
| Amount of money borrowed | | 22,000 00 |
| Total liabilities (excluding capital stock) | | $ 88,969 49 |
| Excess of assets over liabilities | | $ 256,934 90 |
| Capital stock paid up | | 200,000 00 |
| Surplus of assets over liabilities and capital | | $ 56,934 90 |

### INCOME.

| Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Accident. | Automobile. | Burglary. | Employers' Liability. | Guarantee. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 40,293 90 | 19,340 89 | 48,931 68 | 16,566 14 | 5,587 79 | 20,898 24 |
| Less reinsurance | 2,856 98 | 296 68 | 255 76 | 44 19 | 415 99 | 469 75 |
| Less return premiums | 10,919 30 | 8,379 05 | 6,981 25 | 5,878 39 | 1,069 81 | 5,406 69 |
| Total deduction | 13,776 28 | 8,675 73 | 7,237 01 | 5,922 58 | 1,485 80 | 5,876 44 |
| Net cash received | 26,517 62 | 10,665 16 | 41,694 67 | 10,643 56 | 4,101 99 | 15,021 80 |

| | |
|---|---|
| Net cash received for premiums for the above classes of business | $ 108,644 80 |
| Cash received for interest on investments | 7,227 19 |
| Net earnings of other branches | 16,537 64 |
| Total income | $ 132,409 63 |

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## The Dominion Gresham—*Continued.*

### EXPENDITURE.

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Accident. | Automobile. | Burglary. | Employers' Liability. | Guarantee. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Net amount paid for claims occurring in previous years | 4,692 76 | 445 17 | 588 34 | 576 35 | 41 41 | 730 74 |
| Paid for claims occurring during the year | 6,806 15 | 2,059 46 | 7,147 79 | 4,535 49 | 3,073 49 | 6,079 92 |
| Less reinsurance | 337 58 | 106 62 | 58 99 | | 1,967 26 | 23 74 |
| Net payment for said claims | 6,468 57 | 1,952 84 | 7,088 80 | | 1,106 23 | 6,056 18 |
| Total net payment for claims | 11,161 33 | 2,398 01 | 7,677 14 | 5,111 84 | 1,147 64 | 6,786 92 |

| | | |
|---|---|---|
| Total net payment for all classes of business | $ | 34,282 88 |
| Commission and brokerage | | 26,541 89 |
| Taxes | | 3,803 49 |
| Salaries, fees and travelling expenses:—Salaries: head office, $20,465.77; fees: directors, $1,333.33; auditors, $350; travelling expenses: officials, $2,392.17; agents' bad debts, $70.70 | | 24,611 97 |
| Miscellaneous expenditure, viz.: Advertising, $1,494.70; furniture and fixtures, $515.30; postage, telegrams, telephones and express, $5,043.24; printing and stationery, $2,619.87; rent, $2,602.63 | | 12,275 74 |
| Total expenditure | $ | 101,488 97 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Net ledger assets at December 31, 1915 | $ | 286,174 50 |
| Amount of income | | 132,409 63 |
| Total | $ | 418,584 13 |
| Amount of expenditure | $ 101,488 97 | |
| Written off ledger assets | 9,080 68 | |
| | | 110,569 65 |
| Balance, net ledger assets, at December 31, 1916, ($330,014.48 less $22,000 ledger liability) | $ | 308,014 48 |

THE DOMINION GRESHAM—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Accident. | | | Automobile. | | Burglary. | | |
| | No. | Amount | Premiums | No. | Premiums | No. | Amount | Premiums |
| | | $ | $ cts. | | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915... | 2,586 | 6,064,475 | 28,520 09 | 106 | 7,576 59 | 1,777 | 4,966,321 | 41,400 04 |
| Taken in 1916— | | | | | | | | |
| New | 2,032 | 5,032,416 | 23,368 92 | 302 | 19,473 42 | 526 | 822,299 | 9,412 33 |
| Renewed | 1,751 | 3,896,585 | 16,745 31 | 21 | 1,697 20 | 2,592 | 4,521,192 | 36,758 62 |
| Totals | 6,369 | 14,993,476 | 68,634 32 | 429 | 28,747 21 | 4,895 | 10,309,812 | 87,570 99 |
| Less ceased | 4,049 | 9,591,000 | 40,769 61 | 154 | 15,270 58 | 2,261 | 5,820,903 | 47,160 75 |
| Gross in force at end of 1916... | 2,320 | 5,402,476 | 27,864 71 | 275 | 13,476 63 | 2,634 | 4,488,909 | 40,410 24 |
| Less reinsured | ..... | 1,726,083 | 4,114 79 | ..... | 306 72 | ..... | 28,500 | 376 16 |
| Net in force at end of 1916..... | 2,320 | 3,676,393 | 23,749 92 | 275 | 13,169 91 | 2,634 | 4,460,409 | 40,034 08 |

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

| Risks and Premiums. | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Employers' Liability. | | Guarantee. | | | Sickness. | | |
| | No. | Premiums | No. | Amount. | Premiums | No. | Premiums |
| | | $ cts. | | $ | $ cts. | | $ cts. |
| Gross in force at end of 1916..... | 99 | 6,579 42 | 212 | 1,120,289 | 4,829 05 | 1,642 | 12,295 64 |
| Taken in 1916— | | | | | | | |
| New | 179 | 15,825 96 | 237 | 1,387,747 | 4,716 20 | 1,179 | 13,105 63 |
| Renewed | 76 | 2,944 61 | 139 | 334,666 | 1,446 63 | 1,215 | 8,639 59 |
| Totals | 351 | 25,349 99 | 588 | 2,842,702 | 10,991 88 | 4,036 | 34,040 86 |
| Less ceased | 190 | 13,854 32 | 328 | 1,577,779 | 5,412 81 | 2,262 | 19,099 89 |
| Gross in force at end of 1916..... | 164 | 11,495 67 | 260 | 1,264,923 | 5,579 07 | 1,774 | 14,940 97 |
| Less reinsured | ..... | 871 69 | ..... | 137,000 | 449 35 | ..... | 480 50 |
| Net in force at end of 1916..... | 164 | 10,623 98 | 260 | 1,127,923 | 5,129 72 | 1,774 | 14,460 47 |

Summary of net in force at end of 1916: No. 7,427; Premiums, $107,168.08.

## THE DOMINION GRESHAM—*Concluded.*

SCHEDULE A.

Bonds and debentures owned by the company:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Cities*— | | | |
| Lachine, 1952, 4½ p.c. | $ 25,000 00 | $ 25,000 00 | $ 21,250 00 |
| *Lethbridge, 1941, 4½ p.c. | 31,500 00 | 31,500 00 | 25,515 00 |
| *Peterborough, 1931, 3¾ p.c. | 15,000 00 | 14,670 00 | 12,900 00 |
| *Sydney, 1923, 4 p.c. | 5,000 00 | 4,785 00 | 4,600 00 |
| *Sydney, 1932-1934, 4 p.c | 15,000 00 | 13,988 00 | 12,650 00 |
| *Sydney, 1938, 4 p.c. | 5,000 00 | 4,619 00 | 4,100 00 |
| *Three Rivers, Que., 1958, 4½ p.c. | 6,000 00 | 6,000 00 | 5,040 00 |
| *Three Rivers, Que. (St. Maurice Bridge) 1958, 4½ p.c. | 15,000 00 | 15,000 00 | 12,600 00 |
| Three Rivers, 1958, 4½ p.c. | 9,000 00 | 9,000 00 | 7,560 00 |
| *Town of Buckingham, 1917, 5 p.c. | 30,000 00 | 30,450 00 | 30,000 00 |
| County of Haldimand, 1917 to 1929, 4 p.c. | 16,164 73 | 15,438 18 | 14,260 03 |
| *School*— | | | |
| *Montreal P., 1923, 4 p.c. | 13,000 00 | 13,000 00 | 12,220 00 |
| Total par, book and market values... | $ 185,664 73 | $ 183,450 18 | $ 162,695 03 |

*On deposit with Receiver General.

# THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—R. J. HILLAS.

Vice-President and Secretary—T. E. GATY.

Principal Office—New York City.

Chief Agent in Canada—P. H. BORING.

Head Office in Canada—Montreal.

(Incorporated March 20, 1876. Dominion license issued May 15, 1905.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| *Governments—* | | | |
| Massachusetts, State, 1935, 3½ p.c. | $ 70,000 00 | $ 67,200 00 | |
| Massachusetts, State, 1938, 3½ p.c. | 30,000 00 | 28,500 00 | |
| Massachusetts, State, 1943, 3½ p.c. | 45,000 00 | 42,750 00 | |
| *Cities—* | | | |
| Sherbrooke, 1943, 5 p.c. | 15,000 00 | 14,700 00 | |
| Toronto, 1948, 4 p.c. | 19,953 33 | 16,960 33 | |
| *School—* | | | |
| Toronto, R.C., 1930, 4 p.c. | 32,000 00 | 28,160 00 | |
| Total on deposit with Receiver General | $ 211,953 33 | $ 198,270 33 | |
| Carried out at market value | | | $ 198,270 33 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at chief agency in Canada | | 25 06 |
| Cash in Bank of Toronto, Montreal | | 1,067 60 |
| Interest accrued | | 3,168 22 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Accident ($247 on business prior to Oct. 1, 1916) | $ 14,189 87 | |
| Automobile | 275 00 | |
| Burglary ($175.50 on business prior to Oct. 1, 1916) | 4,209 50 | |
| Employers' Liability | 280 07 | |
| Plate Glass | 2,497 56 | |
| Sickness ($262.50 on business prior to Oct. 1, 1916) | 17,515 47 | |
| Steam Boiler ($86 on business prior to Oct. 1, 1916) | 3,573 72 | |
| Net amount of Agents' balances and premiums uncollected $12,541.19 (less $12,632.84 commission) | | 29,908 35 |
| Total assets in Canada | | $ 232,439 56 |

## The Fidelity and Casualty—*Continued.*

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, unadjusted, viz.:— | | |
| Accident | $ 4,500 00 | |
| Automobile | 975 00 | |
| Burglary | 888 66 | |
| Employers' Liability | 773 00 | |
| Plate Glass | 749 66 | |
| Sickness | 9,000 00 | |
| Total net amount of unsettled claims | | $ 16,886 32 |
| Reserve of unearned premiums— | | |
| Accident | $ 36,432 84 | |
| Automobile | 3,589 73 | |
| Burglary | 10,447 60 | |
| Employers' Liability | 3,758 28 | |
| Plate Glass | 5,768 91 | |
| Sickness | 33,937 14 | |
| Steam Boiler | 36,161 16 | |
| Total reserve, $130,095.66; carried out at 80 per cent | | 104,077 53 |
| Taxes, due and accrued | | 2,510 32 |
| Total liabilities in Canada | | $ 123,474 17 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Accident | Automobile | Burglary. | Employers' Liability. | Plate Glass. | Sickness. | Steam Boiler and Fly Wheel. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 81,683 87 | 8,048 38 | 21,398 85 | 5,839 10 | 9,391 18 | 71,120 19 | 34,481 05 |
| Less reinsurance | | | | | 252 33 | | |
| Less return premiums | 5,744 83 | 826 51 | 1,407 25 | 167 17 | 839 78 | 4,257 89 | 9,930 04 |
| Total deduction | | | | | 1,092 11 | | |
| Net cash received | 75,939 04 | 7,221 87 | 19,991 60 | 5,671 93 | 8,299 07 | 66,862 30 | 24,551 01 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 208,536 82 |
| Cash received for interest on investments | | 6,888 12 |
| Total income in Canada | $ | 215,424 94 |

## The Fidelity and Casualty—*Continued.*

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Accident. | Automobile. | Burglary. | Employers' Liability. | Plate Glass. | Sickness. | Steam Boiler and Fly Wheel. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 3,134 75 | 656 61 | 921 42 | 25 70 | 496 40 | 5,768 13 | 575 60 |
| Paid for claims occurring during the year | 20,946 58 | 1,248 50 | 2,271 28 | 195 00 | 4,686 29 | 33,523 23 | 871 58 |
| Less reinsurance | | | | | 79 88 | | |
| Net payment for said claims | | | | | 4,606 41 | | |
| Total net payment for claims. | 24,081 33 | 1,905 11 | 3,192 70 | 220 70 | 5,102 81 | 39,291 36 | 1,447 18 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 75,241 19 |
| Commission and brokerage | | 66,506 61 |
| Taxes | | 5,032 74 |
| Salaries, fees and travelling expenses:—General and special agents, $11,565.20; travelling expenses:—Agents, $2,855.16 | | 14,420 36 |
| Miscellaneous expenditure, viz.—Advertising, $61.79; furniture and fixtures, $356.25; inspections and surveys, $7,987.25; legal expenses, $18; petty expenses, $269.12; medical examiners' fees, $29; postage, telegrams, telephones and express, $2,388.56; printing and stationery, $376.77; rents, $2,642.48; underwriters' boards, associations, etc., $25; proportion of Home Office expenses, including claim expenses properly chargeable to Canadian business, $10,190.39; subscription, $7.20; exchange, $19.32 | | 24,371 13 |
| Total expenditure in Canada | $ | 185,572 03 |

### SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Accident. | | | Automobile | | | Burglary. | | |
| | No. | Amount. | Premiums | No. | Amount. | Premiums | No. | Amount. | Premiums |
| | | $ | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 9,129 | 30,263,083 | 77,257 64 | 190 | 524,500 | 2,596 24 | 2,366 | 2,481,670 | 22,164 89 |
| Taken in 1916, new and renewed | 5,050 | 29,845,674 | 93,023 24 | 222 | 2,247,000 | 10,987 87 | 1,483 | 2,926,945 | 26,172 87 |
| Totals | 14,179 | 60,108,757 | 170,280 88 | 412 | 2,771,500 | 13,584 11 | 3,849 | 5,408,615 | 48,337 76 |
| Less ceased | 10,253 | 36,334,619 | 97,187 70 | 270 | 1,293,000 | 6,404 65 | 344 | 3,105,845 | 27,230 41 |
| Gross and net in force at end of 1916 | 3,926 | 23,774,138 | 73,093 18 | 142 | 1,478,500 | 7,179 46 | 3,505 | 2,302,770 | 21,107 35 |

## THE FIDELITY AND CASUALTY—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Employers' Liability. | | | Plate Glass. | | |
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 283 | 1,111,000 | 5,937 44 | 1,930 | 691,680 | 15,883 08 |
| Taken in 1916, new and renewed | 167 | 1,754,000 | 6,755 26 | 742 | 504,550 | 12,865 79 |
| Totals | 450 | 2,865,000 | 12,692 70 | 2,672 | 1,196,230 | 28,748 87 |
| Less ceased | 24 | 1,163,500 | 4,922 92 | 267 | 726,193 | 15,485 99 |
| Gross in force at end of 1916 | 426 | 1,701,500 | 7,769 78 | 2,405 | 470,037 | 13,262 88 |
| Less reinsured | ..... | ..... | ..... | ..... | 10,093 | 252 33 |
| Net in force at end of 1916 | 426 | 1,701,500 | 7,769 78 | 2,405 | 459,944 | 13,010 55 |

| Risks and Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Sickness. | | Steam Boiler and Fly Wheel. | | |
| | No. | Premiums | No. | Amount. | Premiums |
| | | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 7,302 | 69,446 84 | 543 | 8,278,602 | 70,792 18 |
| Taken in 1916, new and renewed | 3,891 | 85,582 29 | 223 | 6,754,000 | 31,127 77 |
| Totals | 11,193 | 155,029 13 | 766 | 15,032,602 | 101,919 95 |
| Less ceased | 8,205 | 87,154 84 | 79 | 3,988,000 | 31,669 57 |
| Gross and net in force at end of 1916 | 2,988 | 67,874 29 | 687 | 11,044,602 | 70,250 38 |

Summary of net in force at end of 1916, No. 14,079; Premiums $260,284.99

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

### INCOME.

| | |
|---|---|
| Total net cash received for premiums | $ 9,673,428 11 |
| Interest and dividends | 483,556 65 |
| Rents | 130,655 45 |
| Fidelity Insurance fund | 768 39 |
| Agents' balances previously charged off | 735 81 |
| Suspense account | 441 42 |
| Munich Reinsurance Co., (Reserve retained under contract) | 162,509 48 |
| Gross profit on sale or maturity of bonds and stocks | 178,166 71 |
| All other income | 37,458 84 |
| Total income | $10,667,720 86 |

## The Fidelity and Casualty—*Continued.*

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 3,930,820 82 |
| Investigation and adjustment of claims | 666,320 82 |
| Commissions or brokerage (less amount received on return premiums and reinsurance) | 2,351,761 84 |
| Cash paid stockholders for interest or dividends | 250,000 00 |
| Salaries, travelling and all other expenses of agents not paid by commissions | 553,559 16 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 455,546 51 |
| Medical examiners' fees and salaries | 9,527 00 |
| Inspections (other than medical and claim) | 353,731 91 |
| State taxes on premiums, Insurance Department licenses and fees | 170,324 68 |
| Taxes on real estate | 26,995 13 |
| Rents | 60,718 04 |
| All other taxes, licenses and fees | 48,263 79 |
| Agents' balances charged off | 5,959 15 |
| Gross decrease, by adjustment, in book value of real estate | 25,000 00 |
| Gross loss on sale or maturity of bonds | 3,940 93 |
| All other disbursements | 345,313 25 |
| Total disbursements | $ 9,262,788 03 |

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 1,293,833 45 |
| Premiums in course of collection | 1,912,629 57 |
| Book value of bonds and stocks | 10,527,063 55 |
| Cash on hand, in trust companies and in banks | 672,479 89 |
| Agents' balances and sundry ledger assets | 286,524 59 |
| Total ledger assets | $14,692,531 05 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Reinsurance on paid claims | 4,247 69 |
| Interest accrued | 95,722 39 |
| Gross assets | $14,792,501 13 |
| Deduct assets not admitted | 1,003,705 90 |
| Total admitted assets | $13,788,795 23 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims and expenses of settlement | $ 3,399,705 20 |
| Total unearned premiums | 5,386,822 97 |
| Commissions, brokerage and other charges due or to become due to agents or brokers | 395,156 15 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 3,686 61 |
| Federal, state and other taxes due or accrued (estimated) | 156,722 95 |
| Reinsurance | 57,521 79 |
| Expenses of investigation and adjustment of unpaid claims (estimated) | 50,000 00 |
| Reserve for contingencies | 750,000 00 |
| Fidelity Insurance fund | 10,303 43 |
| Unearned premiums and balances retained under contract with Munich Reinsurance Co. | 199,991 58 |
| " " " " " " " " Royal Exchange Ass. Corp. | 15,755 62 |
| " " " " " " " " London Gtee. and Acct Co. | 18,644 58 |
| Suspense account | 6,027 81 |
| All other liabilities | 7,714 28 |
| Total | $10,458,052 97 |
| Capital stock paid in cash | 1,000,000 00 |
| Surplus beyond capital and other liabilities | 2,330,742 26 |
| Total liabilities | $13,788,795 23 |

## The Fidelity and Casualty—*Concluded.*

### EXHIBIT OF PREMIUMS.

| — | Premiums written or renewed during the year. | Premiums terminated during the year. | Net premiums in force at Dec. 31, 1916. |
|---|---|---|---|
| | $ cts. | $ cts. | $ cts. |
| Accident | 2,358,739 77 | 2,395,643 01 | 1,830,813 93 |
| Health | 1,788,467 52 | 1,736,234 39 | 1,374,376 42 |
| Liability | 2,557,468 24 | 2,406,199 98 | 1,817,406 08 |
| Plate Glass | 507,393 78 | 514,640 22 | 416,341 58 |
| Steam Boiler | 751,649 51 | 593,980 64 | 1,240,876 70 |
| Burglary and Theft | 840,538 91 | 807,224 26 | 539,417 99 |
| Fidelity | 441,965 48 | 388,708 75 | 325,597 72 |
| Fly Wheel | 157,293 75 | 111,999 74 | 260,599 96 |
| Workmen's collective | 1,390 60 | 4,077 15 | 454 42 |
| Surety | 554,738 17 | 425,076 56 | 383,200 58 |
| Auto and Teams, Property Damage and Collision | 332,495 59 | 247,065 88 | 239,762 64 |
| Workmen's Compensation | 2,934,004 07 | 2,547,237 00 | 1,859,926 14 |

# *THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—DR. W. A. YOUNG.

Manager and Secretary—J. J. DURANCE.

Principal Office—Toronto.

(Incorporated by an Act of the Parliament of Canada, 6 Edward VII, cap. 98; assented to July 13, 1906. On April 26, 1916, the power of the Company was extended to include Steam Boiler insurance, under the provisions of section 81 of the Insurance Act, 1910. Dominion license issued September 4, 1906.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 1,000,000 00 |
| Amount subscribed | 400,000 00 |
| Amount paid thereon in cash | 100,000 00 |
| Amount of premium on capital stock paid in by stockholders | 60,000 00 |

(*For List of Shareholders, see Appendix.*)

## ASSETS.

| | | |
|---|---|---|
| Book value of bonds and debs. (*For details, see Schedule A.*) | | $ 311,281 93 |
| Book value of stocks (*For details, see Schedule B*) | | 70,095 87 |
| Cash at head office | | 225 00 |
| Cash in Imperial Bank of Canada, Toronto | | 37,883 92 |
| Balance due from officials' travelling expense account, $63.52; General Accident Fire Corp., Ltd., Toronto, $32.66 | | 96 18 |
| Total ledger assets | | $ 419,582 90 |
| Deduct market value of bonds, debs. and stocks under book value | | 21,690 39 |
| | | $ 397,892 51 |

## OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 6,072 54 |
| Office furniture, fittings and engineering equipment | | 3,758 31 |
| Premiums due and uncollected, viz.:— | | |
| Accident ($745.35 on business prior to Oct. 1, 1916) | $ 5,925 16 | |
| Automobile ($1,764.73 on business prior to Oct. 1, 1916) | 8,102 42 | |
| Employers' Liability ($2,025.90 on business prior to Oct. 1, 1916) | 19,501 47 | |
| Sickness ($475.04 on business prior to Oct. 1, 1916) | 3,329 04 | |
| Steam Boiler ($874.14 on business prior to Oct. 1, 1916) | 5,502 87 | |
| Total ($57,313.23 less $14,952.27 commission deducted) | | 42,360 96 |
| Total assets | | $ 450,084 32 |

*The business of the Canadian Casualty and Boiler Insurance Co. was merged with the business of this company as at June 30, 1916, and the income and expenditure in this statement show separately the amounts received and disbursed by the Canadian Casualty up to the date of the merger.

## The General Accident—*Continued.*

### LIABILITIES.

(1) *Liabilities in Canada.*

| | | |
|---|---|---|
| Unsettled claims— | | |
| Employers' Liability claims, unadjusted | $ 28,438 99 | |
| Employers' Liability claims, resisted, in suit | 9,000 00 | |
| Total liability claims, unsettled ($18,493 accrued in previous years) | $ 37,438 99 | |
| Automobile claims, unadjusted ($721.38 accrued in previous years) | $ 7,446 58 | |
| Accident claims, unadjusted ($1,875 accrued in previous years) | 4,234 32 | |
| Combined Accident and Sickness | 4,286 22 | |
| Sickness " | 1,283 83 | |
| Steam Boiler " | 600 00 | |
| Total net amount of unsettled claims | | $ 55,289 94 |
| Reserve of unearned premiums:— | | |
| Accident | $ 23,849 71 | |
| Combined Accident and Sickness | 2,429 30 | |
| Automobile | 37,637 17 | |
| Employers' Liability | 42,468 82 | |
| Sickness | 11,651 93 | |
| Steam Boiler | 49,187 30 | |
| Total reserve, $167,224.28; carried out at 80 per cent | | 133,779 41 |
| Due and accrued for salaries, rent, etc | | 3,184 67 |
| Due General Accident of Perth | | 1,854 52 |
| Due for reinsurance, $1,031.39 (less $393.51 commission) | | 637 88 |
| Taxes due and accrued | | 7,402 25 |
| Agents' credit balances | | 82 33 |
| Total liabilities in Canada | | $ 202,231 00 |

(2) *Liabilities in other Countries.*

| | | |
|---|---|---|
| Unsettled claims:— | | |
| Accident claims, unadjusted | $ 1,250 00 | |
| Employers' Liability claims, unadjusted | 9,000 00 | |
| Total net amount of unsettled claims | | $ 10,250 00 |
| Reserve of unearned premiums:— | | |
| Accident | $ 324 19 | |
| Automobile | 931 77 | |
| Employers' Liability | 2,795 09 | |
| Sickness | 81 97 | |
| Steam boiler | 1,226 63 | |
| Total reserve $5,359.70, carried out at 80 per cent | | 4,287 76 |
| Total liabilities in other countries | | $ 14,537 76 |
| Total liabilities (except capital stock) in all countries | | $ 216,768 76 |
| Excess of assets over liabilities | | $ 233,315 56 |
| Capital stock paid in cash | | 100,000 00 |
| Surplus over liabilities and capital | | $ 133,315 56 |

## THE GENERAL ACCIDENT—*Continued.*

### INCOME.

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Accident. | | Automobile. | |
| | In Canada. | In other Countries. | In Canada. | In other Countries. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received—Can. Cas. | 16,855 34 | 82 50 | 10,789 42 | |
| Gen. Acc. | 42,690 75 | 674 85 | 68,861 02 | 2,716 56 |
| Total | 59,546 09 | 757 35 | 79,650 44 | |
| Less reinsurance—Can. Cas. | 121 74 | | | |
| Gen. Acc. | 3,068 04 | | | |
| Total | 3,189 78 | | | |
| Net cash received—Can. Cas. | 16,733 60 | 82 50 | 10,789 42 | |
| Gen. Acc. | 39,622 71 | 674 85 | 68,861 02 | |
| Total | 56,356 31 | 757 35 | 79,650 44 | 2,716 56 |

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Sickness. | | Steam Boiler. | |
| | In Canada. | In other Countries. | In Canada. | In other Countries. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received—Can. Cas. | 6,303 37 | | 15,713 33 | 369 80 |
| Gen. Acc. | 23,634 11 | 190 94 | 17,815 38 | 509 04 |
| Total | 29,937 48 | | 33,528 71 | 878 84 |
| Less reinsurance—Can. Cas. | 80 00 | | 91 70 | |
| Gen. Acc. | 1,273 08 | | 167 57 | |
| Total | 1,353 08 | | 259 27 | |
| Net cash received—Can. Cas. | 6,223 37 | | 15,621 63 | 369 80 |
| Gen. Acc. | 22,361 03 | | 17,647 81 | 509 04 |
| Total | 28,584 40 | 190 94 | 33,269 44 | 878 84 |

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Employers' Liability. | | Combined Accident and Sickness. |
| | In Canada. | In other Countries. | In Canada. |
| | $ cts. | $ cts. | $ cts. |
| Gross cash received—Gen. Acc. | 90,837 69 | 10,308 33 | 44,601 43 |
| Less reinsurance—Gen. Acc. | 712 75 | | |
| Net cash received—Gen. Acc. | 90,124 94 | 10,308 33 | 44,601 43 |

| | |
|---|---|
| Net cash received for premiums for all classes of business in all countries | $ 347,438 98 |
| Cash received for interest on investments | 18,919 10 |
| Received from profit on sale of securities | 1,531 64 |
| Special services | 1,714 78 |
| Total income | $ 369,604 50 |

## The General Accident—*Continued.*

EXPENDITURE.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Accident. | | Automobile. |
| | In Canada. | In other Countries. | In Canada. |
| | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | | | |
| Can. Cas | 2,466 84 | 1,437 82 | 1,135 72 |
| Gen. Acc | 2,427 53 | 1,708 38 | 16,593 64 |
| Total | 4,894 37 | 3,146 20 | 17,729 36 |
| Paid for claims occurring during the year— | | | |
| Can. Cas | 3,086 24 | 125 71 | 2,452 12 |
| Gen. Acc | 12,306 76 | ..... | 15,476 40 |
| Total | 15,393 00 | ..... | 17,928 52 |
| Less savings and salvage—Gen. Acc | 527 21 | | |
| Net payment for said claims—Can. Cas | 3,086 24 | | |
| Gen. Acc | 11,779 55 | | |
| Total | 14,865 79 | | |
| Total net payment for claims—Can. Cas | 5,553 08 | 1,563 53 | 3,587 84 |
| Gen. Acc | 14,207 08 | 1,708 38 | 32,070 04 |
| Total | 19,760 16 | 3,271 91 | 35,657 88 |

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Sickness. | | Steam Boiler. |
| | In Canada. | In other Countries. | In Canada. |
| | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring inprevious years— | | | |
| Can. Cas | 2,675 73 | ..... | 411 02 |
| Gen. Acc | 4,792 34 | 122 50 | ..... |
| Total | 7,468 07 | 122 50 | 411 02 |
| Paid for claims occurring during the year— | | | |
| Can. Cas | 2,163 05 | 5 71 | 231 32 |
| Gen. Acc | 10,164 90 | 25 00 | 1,872 56 |
| Total | 12,327 95 | 30 71 | 2,103 88 |
| Less savings and salvage—Gen. Acc | 297 50 | ..... | ..... |
| Net payment for said claims—Can. Cas | 2,163 05 | ..... | ..... |
| Gen. Acc | 9,867 40 | ..... | ..... |
| Total | 12,030 45 | ..... | ..... |
| Total net payment for claims—Can. Cas | 4,838 78 | 5 71 | 642 34 |
| Gen. Acc | 14,659 74 | 147 50 | 1,872 56 |
| Total | 19,498 52 | 153 21 | 2,514 90 |

## THE GENERAL ACCIDENT—*Continued.*

### EXPENDITURE—*Concluded.*

| Claims. | Class of Business. Employers' Liability. In Canada. | Employers' Liability. In other Countries. | Combined Accident and Sickness. In Canada. |
|---|---|---|---|
| | $ cts. | $ cts. | $ cts. |
| Net payment for said claims, occurring in previous years—Gen. Acc't | 13,851 78 | | 3,604 13 |
| Paid for claims occurring during the year—Gen. Acc't. | 29,222 67 | 450 87 | 16,946 76 |
| Total net payment for claims—Gen. Acc't | 43,074 45 | 450 87 | 20,550 89 |

| | |
|---|---|
| Total net payment for claims for all classes of business | $ 144,932 79 |
| Dividends paid stockholders at 20 per cent | 20,000 00 |
| Commission (including commission on profits) and brokerage | 92,837 79 |
| Taxes | 9,146 74 |
| Salaries, fees and travelling expenses:—Salaries:—Head Office, $37,440.17; general and special agents, $2,381.70; fees:—Directors, $1,549.98; auditors, $1,125; travelling expenses:—Officials, $10,293.76; | 52,790 61 |
| Miscellaneous expenditure, viz.:—Advertising, $2,347.15; furniture and fixtures, $67; elevator inspection fees, $1,758.18; legal expenses, $2,507.09; medical examiners' fees, $518; postage, telegrams, telephones and express, $3,237.07; printing and stationery, $3,091.78; rents, $4,857.04; underwriters' boards, associations, etc., $761.66; sundry charges and expenses, $3,363.27 | 22,508 24 |
| Total expenditure | $ 342,216 17 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets, December 31, 1915, Canadian Casualty, $140,798.44; General Accident, $249,459.28 | $ 390,257 72 |
| Amount of income as above | 369,604 50 |
| Total | $ 759,862 22 |
| Amount of expenditure as above | 342,216 17 |
| Balance, net ledger assets, December 31, 1916, ($419,582.90, less $1,936.85 net ledger liabilities) | $ 417,646 05 |

### SUMMARY OF RISKS AND PREMIUMS.

| Accident Risks. | Class of Business. In Canada. No. | Amount. | Premiums | In other Countries. No. | Amount. | Premiums | Total in All Countries. No. | Amount. | Premiums |
|---|---|---|---|---|---|---|---|---|---|
| | | $ | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915— | | | | | | | | | |
| Canadian Casualty | 2,178 | 5,305,550 | 28,917 34 | 112 | 188,000 | 756 70 | 2,290 | 5,493,550 | 29,674 04 |
| General Accident | 1,754 | 5,340,250 | 29,121 03 | 5 | 13,000 | 72 50 | 1,759 | 5,353,250 | 29,193 53 |
| Total | 3,932 | 10,645,800 | 58,038 37 | 117 | 201,000 | 829 20 | 4,049 | 10,846,800 | 58,867 57 |
| Taken in 1916— | | | | | | | | | |
| New | 685 | 1,564,400 | 9,527 65 | 13 | 31,750 | 168 94 | 698 | 1,596,150 | 9,696 59 |
| Renewed | 4,793 | 12,564,075 | 64,818 67 | 118 | 157,000 | 783 45 | 4,911 | 12,721,075 | 65,602 12 |
| Totals | 9,410 | 24,774,275 | 132,384 69 | 248 | 389,750 | 1,781 59 | 9,658 | 25,164,025 | 134,166 28 |
| Less ceased | 5,808 | 15,766,400 | 81,912 87 | 169 | 260,000 | 1,108 20 | 5,977 | 16,026,400 | 83,021 07 |
| Gross in force at end of 1916 | 3,602 | 9,007,875 | 50,471 82 | 79 | 129,750 | 673 39 | 3,681 | 9,137,625 | 51,145 21 |
| Less reinsured | ..... | 641,250 | 2,682 12 | ..... | ..... | 31 25 | ..... | 641,250 | 2,713 37 |
| Net in force at end of 1916 | 3,602 | 8,366,625 | 47,789 70 | 79 | 129,750 | 642 14 | 3,681 | 8,496,375 | 48,431 84 |

## The General Accident—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS—*Continued.*

| | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | In Canada. | | | In Other Countries. | | | Total in All Countries. | | |
| | No. | Amount. | Premiums | No. | Amount. | Premiums | No. | Amount. | Premiums |
| | | $ | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Combined Accident and Sickness. | | | | | | | | | |
| Gross in force at end of 1915 | 354 | 156,730 | 3,543 35 | | | | | | |
| Taken in 1916— | | | | | | | | | |
| New | 2,419 | 787,200 | 8,775 29 | | | | | | |
| Renewed | 3,138 | 1,178,155 | 6,608 33 | | | | | | |
| Totals | 5,911 | 2,122,085 | 18,926 97 | | | | | | |
| Less ceased | 5,421 | 1,912,885 | 16,497 67 | | | | | | |
| Gross and net in force at end of 1916 | 490 | 209,200 | 2,429 30 | | | | | | |
| Automobile Risks. | | | | | | | | | |
| Gross in force at end of 1915— | | | | | | | | | |
| Canadian Casualty | 654 | ..... | 20,237 75 | ..... | ..... | ..... | 654 | ..... | 20,237 75 |
| General Accident | 992 | 9,966,000 | 38,738 34 | 402 | 2,215,000 | 1,243 71 | 1,394 | 12,181,000 | 39,982 05 |
| Total | 1,646 | ..... | 58,976 09 | | | | 2,048 | 12,181,000 | 60,219 80 |
| Taken in 1916— | | | | | | | | | |
| New | 2,534 | 14,863,000 | 104,557 48 | 1,071 | 5,897,500 | 2,567 59 | 3,605 | 20,760,500 | 107,125 07 |
| Renewed | 30 | 190,000 | 3,349 04 | ..... | ..... | ..... | 30 | 190,000 | 3,349 04 |
| Totals | 4,210 | 25,019,000 | 166,882 61 | 1,473 | 8,112,500 | 3,811 30 | 5,683 | 33,131,500 | 170,693 91 |
| Less ceased | 2,434 | 14,438,000 | 91,208 28 | 656 | 3,620,000 | 1,947 75 | 3,090 | 18,058,000 | 93,156 03 |
| Gross and net in force at end of 1916 | 1,776 | 10,581,000 | 75,674 33 | 817 | 4,492,500 | 1,863 55 | 2,593 | 15,073,500 | 77,537 88 |
| Employers' Liability Risks. | | | | | | | | | |
| Gross in force at end of 1916—Gen. Acc't | 728 | 6,546,000 | 71,753 37 | 352 | 3,396,500 | 6,114 36 | 1,080 | 9,942,500 | 77,867 73 |
| Taken in 1916— | | | | | | | | | |
| New | 446 | 4,232,500 | 71,183 51 | 527 | 4,690,000 | 7,865 20 | 973 | 8,922,500 | 79,048 71 |
| Renewed | 430 | 3,624,500 | 42,483 54 | ..... | ..... | ..... | 430 | 3,624,500 | 42,483 54 |
| Totals | 1,604 | 14,403,000 | 185,420 42 | 879 | 8,086,500 | 13,979 56 | 2,483 | 22,489,500 | 199,399 98 |
| Less ceased | 815 | 7,400,000 | 103,322 45 | 497 | 4,739,000 | 8,484 32 | 1,312 | 12,139,000 | 111,806 77 |
| Gross in force at end of 1916 | 789 | 7,003,000 | 82,097 97 | 382 | 3,347,500 | 5,495 24 | 1,171 | 10,350,500 | 87,593 21 |
| Less reinsured | ..... | 20,000 | 514 00 | ..... | ..... | ..... | ..... | 20,000 | 514 00 |
| Net in force at end of 1916 | 789 | 6,983,000 | 81,583 97 | 382 | 3,347,500 | 5,495 24 | 1,171 | 10,330,500 | 87,079 21 |

## The General Accident—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

| | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | In Canada. | | | In other Countries. | | | Total in All Countries. | | |
| | No. | Amount. | Premiums | No. | Amount. | Premiums | No. | Amount. | Premiums |
| Sickness Risks. | | $ | $ cts. | | $ | $ cts | | $ | $ cts. |
| Gross in force at end of 1915— | | | | | | | | | |
| Canadian Casualty. | 1,016 | ..... | 11,829 39 | 22 | ..... | 170 00 | 1,038 | ..... | 11,999 39 |
| General Accident... | 1,153 | ..... | 15,223 76 | 1 | ..... | 20 00 | 1,154 | ..... | 15,243 76 |
| Total..... | 2,169 | ..... | 27,053 15 | 23 | ..... | 190 00 | 2,192 | ..... | 27,243 15 |
| Taken in 1916— | | | | | | | | | |
| New..... | 489 | ..... | 5,248 64 | 4 | ..... | 31 94 | 493 | ..... | 5,280 58 |
| Renewed..... | 2,902 | ..... | 31,474 39 | 26 | ..... | 201 50 | 2,928 | ..... | 31,675 89 |
| Totals..... | 5,560 | ..... | 63,776 18 | 53 | ..... | 423 44 | 5,613 | ..... | 64,199 62 |
| Less ceased..... | 3,597 | ..... | 39,393 71 | 33 | ..... | 259 50 | 3,630 | ..... | 39,653 21 |
| Gross in force at end of 1916..... | 1,963 | ..... | 24,382 47 | 20 | ..... | 163 94 | 1,983 | ..... | 24,546 41 |
| Less reinsured..... | ..... | ..... | 1,078 50 | ..... | ..... | ..... | ..... | ..... | 1,078 50 |
| Net in force at end of 1916..... | 1,963 | ..... | 23,303 97 | 20 | ..... | 163 94 | 1,983 | ..... | 23,467 91 |
| Steam Boiler Risks. | | | | | | | | | |
| Gross in force at end of 1915, Canadian Casualty..... | 1,188 | 13,374,186 | 87,699 32 | ..... | ..... | ..... | 1,188 | 13,374,186 | 87,699 32 |
| Taken in 1916— | | | | | | | | | |
| New..... | 509 | 4,746,881 | 44,445 91 | 11 | 400,100 | 1,534 29 | 520 | 5,146,981 | 45,980 20 |
| Renewed..... | 3 | 29,500 | 126 67 | ..... | ..... | ..... | 3 | 29,500 | 126 67 |
| Totals..... | 1,700 | 18,150,567 | 132,271 90 | ..... | ..... | ..... | 1,711 | 18,550,667 | 133,806 19 |
| Less ceased..... | 525 | 5,346,112 | 38,137 35 | 1 | 25,000 | 44 80 | 526 | 5,971,112 | 38,182 15 |
| Gross in force at end of 1916..... | 1,175 | 12,804,455 | 94,134 55 | 10 | 375,100 | 1,489 49 | 1,185 | 13,579,555 | 95,624 04 |
| Less reinsured..... | ..... | 553,085 | 325 65 | ..... | ..... | ..... | ..... | 553,085 | 325 65 |
| Net in force at end of 1916..... | 1,175 | 12,251,370 | 93,808 90 | 10 | 375,100 | 1,489 49 | 1,185 | 12,026,470 | 95,298 39 |

Summary of net in force at end of 1916: No. 11,103; Premiums, $334,244.53.

SCHEDULE A.

Bonds and debentures owned by the Company:—

*On deposit with Receiver General:—*

| *Cities*— | Par value. | Book value. | Market value. |
|---|---|---|---|
| Brandon, 1952, 4½ p.c..... | $ 5,000 00 | $ 4,584 65 | $ 4,200 00 |
| Cranbrook, 1951, 5 p.c..... | 5,000 00 | 4,615 24 | 3,950 00 |
| Kamloops, 1931, 5 p.c..... | 5,000 00 | 5,000 00 | 4,500 00 |
| Kamloops, 1937, 5 p.c..... | 5,000 00 | 4,841 97 | 4,400 00 |
| Moosejaw, 1950, 4½ p.c..... | 2,006 63 | 1,922 81 | 1,645 43 |
| Nanaimo, 1960, 5 p.c..... | 5,000 00 | 5,000 00 | 4,200 00 |
| North Vancouver, 1960, 5 p.c..... | 3,000 00 | 2,752 38 | 2,520 00 |
| Prince Albert, 1942, 4½ p.c..... | 15,000 00 | 13,800 74 | 12,000 00 |
| Revelstoke, 1960, 5 p.c..... | 5,000 00 | 5,000 00 | 4,100 00 |
| Saskatoon, 1939, 5 p.c..... | 5,000 00 | 5,263 69 | 4,500 00 |
| Toronto, 1924, 4½ p.c..... | 10,000 00 | 9,896 07 | 9,700 00 |
| Valleyfield, 1933, 5 p.c..... | 3,000 00 | 3,140 39 | 2,790 00 |
| Winnipeg, 1925, 4 p.c..... | 8,000 00 | 7,980 12 | 7,360 00 |
| *School*— | | | |
| Edmonton, 1921, 4½ p.c..... | 5,000 00 | 4,891 74 | 4,750 00 |
| Total on deposit with Receiver General. | $ 81,006 63 | $ 78,689 80 | $ 70,615 43 |

## The General Accident—*Concluded.*

Schedule A—*Concluded.*

Bonds and debs. owned by the Company—*Concluded.*

*On deposit with the Imperial Bank*:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| Dominion of Canada War Loan, 1925, 5 p.c... | $ 20,000 00 | $ 19,757 87 | $ 19,800 00 |
| " " 1931, 5 p.c... | 35,000 00 | 34,368 75 | 34,650 00 |
| Anglo-French External Loan, 1920, 5 p.c..... | 10,000 00 | 9,670 98 | 9,400 00 |
| *Cities*— | | | |
| Cranbrook, 1917 to 1929, 5 p.c..... | 3,770 15 | 3,770 15 | 3,468 54 |
| Hamilton, 1917 to 1921, 4 p.c..... | 5,387 59 | 5,385 52 | 5,279 84 |
| Lethbridge, 1940, 4½ p.c..... | 5,000 00 | 5,000 00 | 4,050 00 |
| Moosejaw, 1918, 4½ p.c..... | 1,000 00 | 987 14 | 980 00 |
| Moosejaw, 1919, 4½ p.c..... | 4,000 00 | 3,948 57 | 3,880 00 |
| Niagara Falls, 1930 to 1934, 5 p.c..... | 6,509 11 | 6,250 99 | 6,248 75 |
| Port Arthur, 1924, 4½ p.c..... | 5,000 00 | 4,757 25 | 4,650 00 |
| Port Arthur, 1939, 5 p.c..... | 5,000 00 | 5,351 72 | 4,600 00 |
| Prince Albert, 1917 to 1923, 4½ p.c..... | 3,171 26 | 3,137 37 | 3,012 70 |
| Revelstoke, 1927, 5 p.c..... | 2,000 00 | 1,840 72 | 1,820 00 |
| Sault Ste. Marie, 1936, 4½ p.c..... | 4,000 00 | 3,694 12 | 3,520 00 |
| Wetaskawin, 1917 to 1931, 5 p.c..... | 4,997 42 | 4,955 48 | 4,647 61 |
| Wetaskawin, 1917 to 1960, 5 p.c..... | 4,837 44 | 4,837 44 | 4,208 57 |
| *Towns*— | | | |
| Brockville, 1917 to 1919, 4½ p.c..... | 1,980 22 | 1,980 22 | 1,960 42 |
| Brampton, 1917 to 1921, 4½ p.c..... | 9,261 51 | 9,261 51 | 8,983 67 |
| Indian Head, 1946, 5 p.c..... | 5,000 00 | 4,723 83 | 4,000 00 |
| North Bay, 1923, 5 p.c..... | 2,838 43 | 2,679 98 | 2,753 28 |
| North Bay, 1938, 5 p.c.. ..... | 4,912 54 | 29,339 82 | 4,617 79 |
| North Bay, 1939 to 1941, 5 p.c..... | 17,674 98 | | 16,614 48 |
| North Bay, 1942, 5 p.c..... | 2,490 41 | | 2,316 08 |
| North Bay, 1943, 5 p.c..... | 5,814 93 | | 5,407 88 |
| Red Deer, 1917 to 1940, 5 p.c..... | 4,936 88 | 4,103 51 | 4,344 46 |
| Red Deer, 1917 to 1927, 6 p.c..... | 1,581 58 | 1,687 70 | 1,549 95 |
| St. Albert, 1917 to 1928, 5 p.c..... | 3,556 82 | 3,457 93 | 3,236 71 |
| Valleyfield, 1933, 5 p.c..... | 2,000 00 | 2,093 55 | 1,860 00 |
| Municipality of Strathcona, 1917-1921, 5 p.c.. | 2,000 00 | 2,000 00 | 1,960 00 |
| *Schools*— | | | |
| Strathcona, 1917-1939, 5 p.c..... | 3,833 38 | 3,873 24 | 3,450 05 |
| Verdun, 1954, 6 p.c..... | 15,000 00 | 15,574 77 | 15,450 00 |
| *Miscellaneous*— | | | |
| Canada Landed and Natl. Investment Co., 1918, 4½ p.c..... | 10,000 00 | 10,000 00 | 10,000 00 |
| Canada Landed and Natl. Investment Co., 1919, 5½ p.c..... | 10,000 00 | 10,000 00 | 10,000 00 |
| Colonial Investment and Loan Company, 1917, 5 p.c..... | 10,000 00 | 10,000 00 | 10,000 00 |
| Standard Loan, 1917, 4 p.c..... | 2,950 00 | 2,950 00 | 2,950 00 |
| Canadian Pacific Ry. Note Certificates, 1924, 6 p.c..... | 1,440 00 | 1,152 00 | 1,483 20 |
| Total par, book and market values..... | $ 317,951 28 | $ 311,281 93 | $ 297,769 41 |

Schedule B.

| Stocks, viz.:— | Par value. | Book value. | Market value. |
|---|---|---|---|
| 325 shares Consumers' Gas Co. stock..... | $ 16,250 00 | $ 31,950 12 | $ 26,650 00 |
| 72 shares C.P.R. stock..... | 7,200 00 | 12,514 75 | 11,952 00 |
| 116 shares Imperial Bank stock..... | 11,600 00 | 25,631 00 | 23,316 00 |
| Total par, book and market values..... | $ 35,050 00 | $ 70,095 87 | $ 61,918 00 |

# THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—ROBERT NESS.

Vice-President—L. A. LAVALLEE, K.C.

Manager—R. A. LEDUC.

Secretary—BARON JOSEPH D'HALEWYN.

Principal Office—Montreal.

(Incorporated by an Act of the Parliament of Canada, April 27, 1907. Dominion license issued November 5, 1908.)

## CAPITAL.

| | |
|---|---|
| Amount of joint capital stock authorized | $ 500,000 00 |
| Amount subscribed | 105,300 00 |
| Amount paid in cash | 62,610 00 |
| Amount of premium on capital stock paid in by stockholders | 1,338 50 |

*(For List of Shareholders, see Appendix.)*

## ASSETS.

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| Bonds and debs. owned:— | | | |
| *On deposit with Receiver General—* | | | |
| City of Columbia (Grand Forks, B.C.), 1920, 6 p.c. | $ 5,000 00 | $ 5,175 50 | $ 4,900 00 |
| Village of Cartierville, 1942, 5 p.c. | 5,000 00 | 4,906 00 | 4,800 00 |
| Parish of St. Romuald d'Etchemin, 1939, 5 p.c. | 5,000 00 | 5,000 00 | 4,400 00 |
| Municipalité Scolaire de St. Jean de la Croix, 1938, 5 p.c. | 11,000 00 | 11,000 00 | 9,900 00 |
| Total on deposit with Receiver General. | $ 26,000 00 | $ 26,081 50 | $ 24,000 00 |
| *Held by the Company—* | | | |
| Quebec Railway, Light, Heat and Power Co., Ltd., (1st mtge.) 1939, 5 p.c. | 7,000 00 | 4,307 50 | 4,970 00 |
| Total par, book and market values... | $ 33,000 00 | $ 30,389 00 | $ 28,970 00 |

| | |
|---|---|
| Carried out at book value | $ 30,389 00 |
| Cash at head office | 3,621 96 |
| Cash in Bank of Hochelaga, Montreal | 4,180 53 |
| Total ledger assets | $ 38,191 49 |
| Deduct market value of bonds and debentures under book value | 1,419 00 |
| | $ 36,772 49 |

## OTHER ASSETS.

| | |
|---|---|
| Interest due, $175; accrued, $550 | 725 00 |
| Office furniture | 2,322 60 |
| Net premiums due and uncollected ($1,876.50 on business prior to Oct. 1, 1916) viz.:— $6,862.24 less, $1,372.44 com.) | 5,489 80 |
| Medical fees | 23 50 |
| Total assets | $ 45,333 39 |

## THE GENERAL ANIMALS—*Continued.*

### LIABILITIES.

(1) *Liabilities in Canada.*

| | | |
|---|---|---|
| Net amount of live stock claims, unadjusted | $ 1,407 00 | |
| " " resisted, in suit | 2,000 00 | |
| " " resisted, not in suit | 1,000 00 | |
| Total net amount of unsettled live stock claims | | $ 4,407 00 |
| Reserve of unearned premiums, $19,335.93; carried out at 80 per cent | | 15,468 74 |
| Taxes due and accrued | | 264 75 |
| Reinsurance premiums, due | | 128 10 |
| Total liabilities in Canada | | $ 20,268 59 |

(2) *Liabilities in other Countries.*

| | |
|---|---|
| Reserve of unearned premiums, $39.10; carried out at 80 per cent | $ 31 28 |
| Total liabilities in other countries | $ 31 28 |
| Total liabilities in all countries (except capital stock) | $ 20,299 87 |
| Surplus of assets over liabilities | $ 25,033 52 |
| Capital stock paid in cash | 62,610 00 |

### INCOME.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Gross cash received for premiums | $ 55,921 70 | $ 310 68 | |
| Deduct reinsurances, $784.97; return premiums, $4,445.14 | 5,230 11 | ..... | |
| Net cash received for said premiums | $ 50,691 59 | $ 310 68 | |
| Total net cash received for live stock premiums in all countries | | | $ 51,002 27 |
| Received for interest | | | 2,519 82 |
| Total | | | $ 53,522 09 |
| Received for calls on capital | | | 2,725 00 |
| Total income | | | $ 56,247 09 |

### EXPENDITURE.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 2,316 66 | |
| Amount paid for claims occurring during the year | $ 26,452 45 | |
| Deduct reinsurances | 140 00 | |
| Net amount paid for said claims | $ 26,312 45 | |
| Total net amount paid for live stock claims | | $ 28,629 11 |
| Commission or brokerage | | 9,749 18 |
| Paid for salaries of officials, $5,659.65; do., of agents, $2,623.94; auditors' fees, $250; travelling expenses, $1,813.30 | | 10,351 89 |
| Taxes | | 2,234 61 |
| Miscellaneous expenditure, viz.: Printing and stationery, $2,035.07; furniture and fixtures, $187.51; advertising, $531.60; sundry expenses, $315.29; postage, telegrams, telephone, and express, $1,262.66; rent, $1,530; legal expenses, $481.29; collection and exchange, $89.48; medical examiners' fees, $102.50 | | 6,535 40 |
| Total expenditure | | $ 57,500 19 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1915 | $ 39,444 59 |
| Amount of income as above | 56,247 09 |
| Total | $ 95,691 68 |
| Amount of expenditure as above | 57,500 19 |
| Balance, net ledger assets, at December 31, 1916 | $ 38,191 49 |

THE GENERAL ANIMALS—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | In Canada. | | | In other Countries. | | | Totals in all Countries. | | |
|---|---|---|---|---|---|---|---|---|---|
| | No. | Amount. | Premiums | No. | Amount. | Premiums | No. | Amount. | Premiums |
| | | $ | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 1,154 | 445,587 | 35,129 27 | 2 | 250 | 18 00 | 1,156 | 445,837 | 35,147 27 |
| Taken in 1916 | 2,321 | 1,234,716 | 58,119 94 | 21 | 21,368 | 310 68 | 2,342 | 1,256,084 | 58,430 62 |
| Totals | 3,475 | 1,680,303 | 93,249 21 | 23 | 21,618 | 328 68 | 3,498 | 1,701,921 | 93,577 89 |
| Less ceased | 1,855 | 1,124,254 | 55,225 30 | 19 | 20,816 | 250 48 | 1,874 | 1,145,070 | 55,475 78 |
| Gross in force at end of 1916 | 1,620 | 556,049 | 38,023 91 | 4 | 802 | 78 20 | 1,624 | 556,851 | 38,102 11 |
| Less reinsured | ..... | 10,915 | 425 65 | ..... | ..... | ..... | ..... | 10,915 | 425 65 |
| Net in force at end of 1916 | 1,620 | 545,134 | 37,598 26 | 4 | 802 | 78 20 | 1,624 | 545,936 | 37,676 46 |

# THE GLOBE INDEMNITY COMPANY OF CANADA.

(*Formerly The Canadian Railway Accident Insurance Company.*)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—J. G. THOMPSON.

Vice-President—LEWIS LAING.

Manager and Secretary—JOHN EMO.

Principal Office—Montreal.

(Incorporated July 23, 1894, by 57-58 Vic., cap. 118; amended in 1899 by 62-63 Vic., cap. 106 and again in 1914, the name of the Company being changed to "The Globe Indemnity Company of Canada." On October 5, 1911 the power of the Company was extended to include automobile, burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910. Commenced business in Canada August 27, 1895.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $ 500,000 00 |
| Amount of capital subscribed | 250,000 00 |
| Amount of capital paid thereon in cash | 100,000 00 |

(*For list of Shareholders, see Appendix.*)

## ASSETS.

| | | |
|---|---|---|
| Loans secured by bond or mortgage on real estate, first liens | | $ 10,500 00 |
| Book value of bonds and debs., (*For details, see Schedule A.*) | | 408,599 58 |
| Cash at head office and branch | | 4,476 05 |
| Cash in banks, viz:— | | |
| Royal Bank, Montreal | $ 37,863 92 | |
| " Winnipeg | 500 00 | |
| " Vancouver | 750 00 | |
| " Fort William | 250 00 | |
| " Calgary | 1,246 36 | |
| " Toronto | 750 00 | |
| Molson's Bank, Montreal | 4,890 71 | |
| Total cash in banks | | 46,250 99 |
| Total ledger assets | | $ 469,826 62 |
| Deduct market value of bonds and debentures under book value | | 29,490 56 |
| | | $ 440,336 06 |

## OTHER ASSETS.

| | | |
|---|---|---|
| Railroad collection lists due | | 10,442 44 |
| Interest accrued | | 5,177 73 |
| Office furniture and equipment (less 25 p.c.) | | 8,721 92 |
| Gross premiums due and uncollected, viz.:— | | |
| Accident, ($9,318.08 on business prior to Oct. 1, 1916) | $ 57,074 84 | |
| Sickness, ($6,212.05, on business prior to Oct. 1, 1916) | 38,051 54 | |
| Employers' Liability, ($4,096.20 on business prior to Oct. 1, 1916) | 22,165 75 | |
| Burglary | 310 01 | |
| Automobile, ($1,350.63 on business prior to Oct. 1, 1916) | 7,041 38 | |
| Guarantee, ($155.59 on business prior to Oct. 1, 1916) | 1,765 87 | |
| Total, $126,409.39 (less $20,697.38 commission) | | 105,712 01 |
| Total assets | | $ 570,390 16 |

## THE GLOBE INDEMNITY—*Continued.*

### LIABILITIES.

| | | |
|---|---|---|
| Net amount of unsettled claims:— | | |
| Accident, unadjusted | $ 24,943 96 | |
| Sickness, unadjusted | 18,291 93 | |
| Employers' Liability, unadjusted | $ 57,401 13 | |
| " " resisted, in suit | 2,000 00 | |
| Net amount of unsettled employers' liability claims ($30,438 accrued in previous years) | 59,401 13 | |
| Automobile, unadjusted | 5,889 25 | |
| Guarantee, unadjusted | 4,234 00 | |
| Total net amount of unsettled claims | | $ 112,760 27 |
| Reserve of unearned premiums, viz.:— | | |
| Accident | $ 93,977 58 | |
| Sickness | 60,791 23 | |
| Employers' Liability | 34,731 79 | |
| Burglary | 512 32 | |
| Automobile | 19,030 24 | |
| Guarantee | 12,647 89 | |
| Total, $221,691.05; carried out at 80 per cent | | 177,352 84 |
| Due for reinsurance premiums | | 329 06 |
| Due and accrued for rent | | 1,250 00 |
| Taxes due and accrued | | 7,030 57 |
| Reserve deposits of unlicensed reinsurers | | 5,517 36 |
| Total liabilities (excluding capital stock) | | $ 304,240 10 |
| Excess of assets over liabilities | | $ 266,150 06 |
| Capital stock paid in cash | | 100,000 00 |
| Surplus over liabilities and capital | | $ 166,150 06 |

### INCOME.

| Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Accident. | Automobile | Burglary. | Employers' Liability. | Guarantee. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 253,335 57 | 57,410 25 | 1,342 14 | 158,049 97 | 28,595 67 | 164,092 79 |
| Less reinsurance | 11,533 66 | | | 1,925 00 | 5,814 23 | |
| " return premiums | 49,602 40 | 18,964 44 | 352 19 | 31,755 50 | 4,755 39 | 33,068 27 |
| Total deduction....s | 61,136 06 | | | 33,680 50 | 10,569 62 | |
| Net cash received | 192,199 51 | 38,445 81 | 989 95 | 124,369 47 | 18,026 05 | 131,024 52 |

| | | |
|---|---|---|
| Net cash received for premiums for the above classes of business | $ | 505,055 31 |
| Cash received for interest on investments | | 20,890 88 |
| Total income | $ | 525,946 19 |

## The Globe Indemnity—*Continued.*

### EXPENDITURE.

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Accident. | Automobile | Burglary. | Employers' Liability. | Guarantee. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Net payment for claims occurring in previous years | 17,689 41 | 1,740 83 | | 30,924 25 | | 18,379 23 |
| Paid for claims occurring during the year | 62,882 38 | 7,383 71 | 273 60 | 43,086 07 | 1,107 91 | 66,405 97 |
| Less reinsurance | 4,895 80 | | | 149 71 | 92 50 | 107 14 |
| Net payment for said claims | 57,986 58 | | | 42,936 36 | | 66,298 83 |
| Total net payment for claims | 75,675 99 | 9,124 54 | 273 60 | 73,860 61 | 1,015 41 | 84,678 06 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 244,628 21 |
| Dividends paid stockholders | | 10,000 00 |
| Commission and brokerage | | 123,575 39 |
| Taxes | | 11,032 51 |
| Salaries, fees and travelling expenses:—Salaries:—Head Office, $52,644.23; fees:—Directors, $1,187.29; auditors, $3,439.45; travelling expenses:—Officials, $8,339.09 | | 65,610 06 |
| Miscellaneous expenditure, viz.:—Advertising, $4,395.30; furniture and fixtures, $320.28; bond premiums, $650.24; legal expenses, $739.91; light, $199.33; postage, telegrams, telephones, and express, $7,523.42; printing and stationery, $7,017.77; rents, $10,478.02; underwriters' boards, associations, etc., $1,088.31; sundries, $4,044.22 | | 36,456 80 |
| Total expenditure | $ | 496,302 97 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Net ledger assets, December 31, 1915 | $ | 434,666 04 |
| Amount of income as above | | 525,946 19 |
| Total | $ | 960,612 23 |
| Amount of expenditure as above | | 496,302 97 |
| Balance, net ledger assets December 31, 1916, ($469,826.62 less ledger liability $5,517.36) | $ | 464,309 26 |

## THE GLOBE INDEMNITY—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Accident. | | | Automobile. | | | Burglary. | | |
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. | No. | Amount. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 16,759 | 28,288,547 | 180,147 66 | 1,180 | 1,409,200 | 29,847 46 | 67 | 209,500 | 702 83 |
| Taken in 1916—new and renewed | 26,417 | 43,833,359 | 230,701 89 | 2,704 | 3,297,145 | 42,788 71 | 106 | 320,200 | 1,220 65 |
| Totals | 43,176 | 72,121,906 | 410,849 55 | 3,884 | 4,706,345 | 72,636 17 | 173 | 529,700 | 1,923 48 |
| Less ceased | 20,852 | 36,267,305 | 222,114 81 | 1,348 | 2,249,200 | 34,575 69 | 75 | 225,500 | 898 83 |
| Gross in force at end of 1916 | 22,324 | 35,854,601 | 188,734 74 | 2,536 | 2,457,145 | 38,060 48 | 98 | 304,200 | 1,024 65 |
| Less reinsured | ..... | 112,025 | 779 58 | | | | | | |
| Net in force at end of 1916 | 22,324 | 35,742,576 | 187,955 16 | 2,536 | 2,457,145 | 38,060 48 | 98 | 304,200 | 1,024 65 |

### SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

| Risks and Premiums. | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Employers' Liability. | | | Guarantee. | | | Sickness. | |
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. | No. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. | | $ cts. |
| Gross in force at end of 1915 | 467 | 3,225,000 | 59,829 07 | 203 | 2,868,056 | 10,299 48 | 13,603 | 111,801 55 |
| Taken in 1916—new and renewed | 591 | 3,629,000 | 136,854 67 | 222 | 3,487,646 | 23,747 81 | 20,958 | 149,696 35 |
| Totals | 1,058 | 6,854,000 | 196,683 74 | 425 | 6,355,702 | 34,047 29 | 34,561 | 261,497 90 |
| Less ceased | 529 | 3,845,000 | 127,961 20 | 211 | 3,131,056 | 10,868 94 | 17,539 | 139,915 44 |
| Gross in force at end of 1916 | 529 | 3,009,000 | 68,722 54 | 214 | 3,224,646 | 23,178 35 | 17,022 | 121,582 46 |
| Less reinsured | ..... | 5,000 | 63 00 | ..... | 1,204,240 | 2,501 95 | | |
| Net in force at end of 1916 | 529 | 3,004,000 | 68,659 54 | 214 | 2,020,406 | 20,676 40 | 17,022 | 121,582 46 |

Summary of net in force, December 31, 1916: No. 42,723; Premiums, $437,958.69.

## THE GLOBE INDEMNITY—*Concluded.*

SCHEDULE A.

Bonds and debs. owned by the Company, viz:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *On deposit with Receiver General:—* | | | |
| *Government—* | | | |
| Prov. of Ontario, 1939, 4 p.c. | $ 15,000 00 | $ 15,220 00 | $ 13,050 00 |
| *Cities—* | | | |
| Belleville, 1940, 4 p.c. | 5,000 00 | 5,089 61 | 4,200 00 |
| Fort William, 1926, 4½ p.c. | 5,000 00 | 5,036 86 | 4,600 00 |
| Medicine Hat, 1928, 5 p.c. | 5,000 00 | 5,162 51 | 4,600 00 |
| Port Arthur, 1935, 5 p.c. | 10,000 00 | 10,506 97 | 9,300 00 |
| Stratford, 1928, 4 p.c. | 2,000 00 | 2,000 00 | 1,800 00 |
| Stratford, 1929, 4 p.c. | 1,000 00 | 1,000 00 | 890 00 |
| Stratford, 1930, 4 p.c. | 1,000 00 | 1,000 00 | 890 00 |
| Stratford, 1931, 4 p.c. | 1,000 00 | 1,000 00 | 880 00 |
| Vancouver, 1944, 3½ p.c. | 5,000 00 | 4,584 56 | 3,550 00 |
| Winnipeg, 1917, 4 p.c. | 10,000 00 | 10,000 00 | 9,900 00 |
| *Town—* | | | |
| Brockville, 1922, 4½ p.c. | 5,000 00 | 5,025 70 | 4,800 00 |
| *Schools—* | | | |
| St. Leo Westmount, 1950, 5 p.c. | 10,000 00 | 10,433 21 | 8,800 00 |
| Village Cote La Visitation, 1951, 5½ p.c. | 30,000 00 | 32,929 54 | 29,700 00 |
| St. Stanislas de Montreal, 1962, 5½ p.c. | 20,000 00 | 20,806 68 | 18,600 00 |
| Winnipeg, 1933, 4 p.c. | 10,000 00 | 10,000 00 | 8,700 00 |
| Total on deposit with Receiver General | $ 135,000 00 | $ 139,795 64 | $ 124,260 00 |
| Held by the Company:— | | | |
| *Government—* | | | |
| Dom. of Can. War Loan, 1925, 5 p.c. | 25,000 00 | 24,437 50 | 24,750 00 |
| " 1931, 5 p.c. | 25,000 00 | 24,351 47 | 24,750 00 |
| Prov. of Alberta, 1923, 4½ p.c. | 25,000 00 | 24,333 33 | 24,000 00 |
| *Cities—* | | | |
| Chatham, 1920/1923, 5 p.c. | 12,000 00 | 12,045 00 | 11,880 00 |
| Guelph, 1917, 5 p.c. | 5,840 00 | 5,868 53 | 5,840 00 |
| Lachine, 1953, 5 p.c. | 25,000 00 | 22,839 86 | 23,250 00 |
| Moosejaw, 1924, 5 p.c. | 500 00 | | |
| " 1926-27, 5 p.c. | 1,000 00 | | |
| " 1929-30, 5 p.c. | 1,000 00 | 5,158 51 | 4,650 00 |
| " 1932-33, 5 p.c. | 1,000 00 | | |
| " 1935-36, 5 p.c. | 1,000 00 | | |
| " 1938, 5 p.c. | 500 00 | | |
| *Towns—* | | | |
| Bracebridge, 1926, 4½ p.c. | 2,900 94 | | 2,697 87 |
| " 1927, 4½ p.c. | 3,031 48 | 12,179 95 | 2,788 96 |
| " 1928, 4½ p.c. | 3,167 90 | | 2,914 47 |
| " 1929, 4½ p.c. | 3,310 45 | | 3,012 51 |
| *Maisonneuve, 1951, 4½ p.c. | 30,173 32 | 30,651 70 | 24,742 12 |
| *Municipalities—* | | | |
| Assinoboia (R.M.), 1935, 5 p.c. | 4,685 13 | | 4,310 32 |
| Assinoboia (R.M.), 1936, 5 p.c. | 7,069 36 | 18,602 47 | 6,433 12 |
| Assinoboia (R.M.), 1937, 5 p.c. | 8,472 87 | | 7,710 41 |
| *Schools—* | | | |
| Daupbin, Man., S.D., 1929, 5 p.c. | 20,292 65 | 20,762 66 | 18,669 24 |
| Montreal (St. Edouard), 1949, 5½ p.c. | 15,000 00 | 16,998 63 | 14,550 00 |
| St. Georges, 1960, 4½ p.c. | 20,000 00 | 19,682 95 | 15,600 00 |
| Toronto, R.C., 1933, 5 p.c. | 30,000 00 | 28,920 00 | 30,300 00 |
| *Miscellaneous—* | | | |
| Moosejaw Electric Ry., 1st Mtge, 1930, 5 p.c. | 2,000 00 | 1,971 38 | 2,000 00 |
| Total par, book and market values... | $ 407,944 10 | $ 408,599 58 | $ 379,109 02 |

*On deposit with government of Quebec.

# THE GUARANTEE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President and Managing Director—HENRY E. RAWLINGS.

Vice-President—WM. MCMASTER.

Secretary—RICHARD B. SCOTT.

Head Office—285 Beaver Hall Hill, Montreal.

(Incorporated August 2, 1851, by Act of the Legislature of the Province of Canada, 14–15 Vic., cap. 36; amended in 1873 by 36 Vic., cap. 22; and in 1880 by 43 Vic., cap. 71; and in 1881 by 44 Vic., cap. 57; and in 1913 by 3–4 Geo. V., cap. 126. Commenced business in Canada, April, 1872. Commenced business in United States, January, 1881.)

| | |
|---|---|
| Amount of capital authorized | $ 1,000,000 00 |
| Amount subscribed | 668,600 00 |
| Amount paid in cash | 304,600 00 |

(*For List of Shareholders, see Appendix.*)

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate held by the company | | $ 342,650 00 |
| Book value of bonds and debs. (*For details, see Schedule A.*) | | 501,280 88 |
| Book value of stocks (*For details, see Schedule B.*) | | 947,190 36 |
| Cash on hand at head office and branch offices | | 2,698 39 |
| Cash in banks or trust companies, viz.:— | | |
| Dominion Bank, Montreal: current account, $1,348.54; at interest: Montreal $10,000.00; Toronto, $5,785.10 | $ 17,133 64 | |
| Chase National Bank, New York | 46,127 32 | |
| Bank of Montreal, Montreal: current account | 6,751 91 | |
| Bank of Montreal, Chicago | 8,640 21 | |
| National Bank of Kentucky, Louisville, Ky | 1,536 48 | |
| Bank of Buffalo, Buffalo, N.Y. | 4,383 98 | |
| Standard Bank of Canada, Toronto: at interest | 11,296 89 | |
| Union Trust Co., Pittsburg, Pa. | 15,852 63 | |
| Philadelphia Trust Co., Philadelphia | 13,665 09 | |
| Central National Bank, Philadelphia | 6,114 44 | |
| New England Trust Co., Boston | 10,000 00 | |
| Commercial Trust Co., Philadelphia | 5,000 00 | |
| Franklin National Bank, Philadelphia | 5,000 00 | |
| Continental and Commercial Trusts and Savings Bank, Chicago | 10,000 00 | |
| Beacon Trust Co., Boston | 10,000 00 | |
| Bank of Montreal, Winnipeg: current account | 1,358 07 | |
| Total cash in banks or trust companies | | 172,860 71 |
| This Company's equity in funds held by New York Excise Committee | | 38,039 47 |
| Total ledger assets | | $ 2,004,719 81 |

## OTHER ASSETS.

| | |
|---|---|
| Market value of bonds, debentures and stocks over book value | 62,564 76 |
| Interest due, $701.56; accrued, $5,523.26 | 6,224 82 |
| Gross premiums due and uncollected | 16,739 18 |
| Office furniture and fixtures, including safes at head office and branches | 6,307 50 |
| Total assets | $ 2,096,556 07 |

## THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*

### LIABILITIES.

(1) *Liabilities in Canada.*

| | | |
|---|---|---|
| Net amount of guarantee claims, unadjusted | $ 3,754 00 | |
| Net amount of guarantee claims, resisted, in suit | 10,000 00 | |
| Total net amount of unsettled claims (of which $10,000, accrued in previous years) | | $ 13,754 00 |
| Reserve of unearned premiums, $32,696.85; carried out at 80 per cent | | 26,157 48 |
| Due and accrued for salaries, rent, advertising, agency and other expenses (estimated) | | 2,751 60 |
| Taxes due and accrued (estimated) | | 1,000 00 |
| Contingencies and surplus reinsurance reserve | | 113,000 00 |
| Total liabilities in Canada | | $ 156,663 08 |

(2) *Liabilities in other Countries.*

| | |
|---|---|
| Net amount of guarantee claims, unadjusted ($4,263 accrued in previous years) | $ 17,184 00 |
| Reserve of unearned premiums, $112,169.43; carried out at 80 per cent | 89,735 54 |
| Due and accrued for salaries, rent, advertising, agency and other expenses (estimated) | 1,248 40 |
| Taxes due and accrued (estimated) | 4,000 00 |
| Total liabilities in other countries | $ 112,167 94 |
| Total liabilities (except capital stock) in all countries | $ 268,831 02 |
| Excess of assets over liabilities | $ 1,827,725 05 |
| Capital stock paid in cash | 304,600 00 |
| Surplus over liabilities and capital | $ 1,523,125 05 |

### INCOME.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Gross cash received for premiums | $ 74,262 09 | $ 238,418 72 | |
| Deduct reinsurances, $27,624.76; return premiums, $21,176.57. | 9,545 74 | 39,255 59 | |
| Net cash received for premiums | $ 64,716 35 | $ 199,163 13 | |
| Total net cash received for premiums in all countries | | | $ 263,879 48 |
| Received for interest and dividends | | | 81,849 68 |
| Net rents | | | 2,822 65 |
| Total income | | | $ 348,551 81 |

### EXPENDITURE.

| | In Canada. | In other Countries. | |
|---|---|---|---|
| Net amount paid for claims occurring in previous years | $ 12,364 84 | $ 6,823 76 | |
| Amount paid for claims occurring during the year | $ 22,477 40 | $ 39,923 04 | |
| Deduct recoveries and reinsurances | 11,397 91 | 6,126 72 | |
| Net amount paid for said claims | $ 11,079 49 | $ 33,796 32 | |
| Total net amount paid for guarantee claims | $ 23,444 33 | $ 40,620 08 | |
| Total net amount paid for claims in all countries | | | $ 64,064 41 |
| Amount of dividends paid during the year at 10 per cent and bonus 2 per cent | | | 36,552 00 |
| Commission or brokerage | | | 25,496 39 |
| Paid for: salaries of officials, $48,465; salaries of agents, $32,868.96; directors' fees, $11,400; auditors' fees, $800; travelling expenses, $487.19; inspection expenses, $4,106.18 | | | 98,127 33 |
| Taxes | | | 6,913 54 |
| Miscellaneous expenditure, viz.: Advertising, $2,446.41; rent, $10,620.43; postage, telephone, express, telegrams, etc., $6,347.14; printing and stationery, $4,910.95; legal expenses, $1,919.60; office furniture and fixtures, $259; office expenses, $2,406.85; adjustment of claims, $3,495.99; benevolence acct., $3,432.40; trustees' fees, $172.10; war tax stamps, $558.63 | | | 41,569 50 |
| Total expenditure | | | $ 272,723 17 |

## The Guarantee Company of North America—*Continued.*

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets, December 31, 1915 | $ 1,928,891 17 |
| Amount of cash income as above | 348,551 81 |
| Total | $ 2,277,442 98 |
| Amount of cash expenditure as above | 272,723 17 |
| Balance, net ledger assets, December 31, 1916 | $ 2,004,719 81 |

### SUMMARY OF RISKS AND PREMIUMS.

| Guarantee Risks. | In Canada. | | In other Countries. | | Total in All Countries. | |
|---|---|---|---|---|---|---|
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 23,854,710 | 62,771 66 | 81,759,660 | 201,223 83 | 105,614,370 | 263,995 49 |
| Taken in 1916, New | 10,975,853 | 19,757 05 | 32,601,568 | 107,058 45 | 43,577,421 | 126,815 50 |
| Renewed | 22,260,600 | 54,191 76 | 73,203,072 | 137,837 02 | 95,463,672 | 192,028 78 |
| Totals | 57,091,163 | 136,720 47 | 187,564,300 | 446,119 30 | 244,655,463 | 582,839 77 |
| Less ceased | 31,525,131 | 69,801 95 | 96,680,514 | 222,702 67 | 128,205,645 | 292,504 62 |
| Gross in force at end of 1916 | 25,566,032 | 66,918 52 | 90,883,786 | 223,416 63 | 116,449,818 | 290,335 15 |
| Less reinsured | 844,632 | 2,053 00 | 12,036,765 | 24,559 09 | 12,881,397 | 26,612 09 |
| Net in force at end of 1916 | 24,721,400 | 64,865 52 | 78,847,021 | 198,857 54 | 103,568,421 | 263,723 06 |

### Schedule A.

| Bonds and debs. owned by the company, viz.:— | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Governments—* | | | |
| Dominion of Canada War Loan, 1925, 5 p.c. | $ 50,000 00 | $ 48,750 00 | $ 49,500 00 |
| Dominion of Canada War Loan, 1931, 5 p.c. | 50,000 00 | 48,750 00 | 49,500 00 |
| †Prov. of Manitoba, 1935, 4 p.c. | 20,000 00 | 20,600 00 | 17,200 00 |
| *Cities—* | | | |
| Montreal, 1939, 3½ p.c. | 7,000 00 | 6,169 80 | 5,530 00 |
| Montreal Corp. stock, 1921, 4 p.c. | 1,100 00 | 1,100 00 | 1,056 00 |
| *Montreal, 1921, 4 p.c. | 25,500 00 | 25,665 00 | 24,480 00 |
| *Montreal Corp. stock, 1925, 4 p.c. | 10,000 00 | 10,000 00 | 9,300 00 |
| Montreal Corp. stock, 1925, 4 p.c. | 400 00 | 400 00 | 372 00 |
| *Montreal, 1925, 4 p.c. | 5,000 00 | 5,150 00 | 4,650 00 |
| Montreal Corp. stock, 1927, 4 p.c. | 30,300 00 | 30,703 50 | 27,876 00 |
| ‡New York, 1917, 3½ p.c. | 100,000 00 | 103,500 00 | 100,000 00 |
| ‡ " 1917, 4 p.c. | 10,000 00 | 9,937 50 | 10,000 00 |
| ‡ " 1930/1960, 4½ p.c. | 100,000 00 | 100,833 03 | 105,000 00 |
| §Richmond, Va., 1920, 4 p.c. | 500 00 | 525 00 | 500 00 |
| § " 1924, 4 p.c. | 14,000 00 | 14,700 00 | 14,000 00 |
| § " 1926, 4 p.c. | 1,500 00 | 1,520 00 | 1,500 00 |
| Toronto, 1948, 4½ p.c. | 10,000 00 | 9,300 00 | 9,300 00 |
| Victoria, B.C., 1925, 4 p.c. | 12,000 00 | 11,940 00 | 10,800 00 |
| Winnipeg, 1920, 4 p.c. | 15,000 00 | 15,000 00 | 14,400 00 |
| *Schools—* | | | |
| Montreal P., 1942, 4 p.c. | 10,000 00 | 9,417 00 | 8,400 00 |
| *Winnipeg, 1935, 4 p.c. | 10,000 00 | 9,975 00 | 8,600 00 |
| *Railway—* | | | |
| Lake Champlain and St. Lawrence Junction Ry. (g'teed as to interest by C.P.R.), 1940, 4 p.c. | 5,000 00 | 4,500 00 | 3,950 00 |
| *Miscellaneous—* | | | |
| *Montreal Harbour, 1917, 4 p.c. | 4,000 00 | 4,080 00 | 3,960 00 |
| * " 1918, 4 p.c. | 7,000 00 | 7,140 00 | 6,860 00 |
| Montreal Board of Trade, 2nd Mtge., 1922, 5 p.c. | 2,500 00 | 1,625 00 | 2,300 00 |
| Total par, book and market values... | $ 500,800 00 | $ 501,280 88 | $ 489,034 00 |

†On deposit with Quebec Government. *On deposit with the Receiver General. ‡On deposit with New York Insurance Dept. §On deposit with Virginia.

## THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*

SCHEDULE B.

| Stocks owned by the Company. | Par value. | Book value. | Market value. |
|---|---|---|---|
| 250 shares Montreal Tramways Co. (5 p.c. deb. stock) | $ 25,000 00 | $ 16,042 50 | $ 19,500 00 |
| 1,500 shares Montreal Telegraph Co. (g'teed. div.) | 60,000 00 | 96,335 80 | 81,600 00 |
| 220 " Toronto Ry. Co. | 22,000 00 | 29,948 75 | 17,380 00 |
| 1,491 " U.S. Guarantee Company | 149,100 00 | 164,010 00 | 223,650 00 |
| 800 " Western Union Telegraph Co. | 80,000 00 | 68,463 00 | 77,600 00 |
| 2,032 " Bell Telephone Co. of Canada | 203,200 00 | 247,019 00 | 298,704 00 |
| 700 " Mackay Companies Prefd. | 70,000 00 | 49,968 75 | 46,200 00 |
| 256 " Bank of Montreal | 25,600 00 | 61,861 29 | 58,880 00 |
| 1,100 " Pennsylvania R.R. Co. | 55,000 00 | 70,308 72 | 63,800 00 |
| 116 " Merchants Bank of Canada | 11,600 00 | 18,117 00 | 19,488 00 |
| 250 " Great Northern Ry. Co., Prefd. (80 p.c. pd.) | 25,000 00 | 29,986 55 | 29,500 00 |
| 400 " Molsons Bank | 40,000 00 | 82,577 00 | 76,400 00 |
| 100 " Chicago, Milwaukee and St. Paul R.R. Co. | 10,000 00 | 12,552 00 | 9,300 00 |
| Total par, book and market values | $ 776,500 00 | $ 947,190 36 | $1,022,002 00 |
| Total bonds, debentures and stocks | $1,277,300 00 | $1,448,471 24 | $1,511,036 00 |

# THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

## Statement for the Year ending December 31, 1916.

President—K. W. Blackwell.
Vice-President—D. Forbes Angus.
Managing Director—H. M. Lambert.
Secretary—John Good.
Principal Office—Montreal.

(Incorporated by an Act of the Parliament of Canada, 1-2 George V, chap. 86, assented to April 4, 1911. Dominion license issued November 17, 1911.)

### CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized and subscribed | $ 1,000,000 00 |
| Amount paid in cash | 250,000 00 |

*(For List of Shareholders, see Appendix.)*

### ASSETS.

| | | |
|---|---|---|
| Book value of bonds and debs. *(For details, see Schedule A.)* | | $ 286,193 24 |
| Cash at head office | | 6 85 |
| Cash in Bank of Nova Scotia | | 12,650 76 |
| Cash on deposit with Manitoba Workmen's Compensation | | 5,000 00 |
| Due by Guardian Ass. Co | | 179 15 |
| Total ledger assets | | $ 304,030 00 |
| Deduct market value of bonds, debentures, etc., under book value | | 41,784 69 |
| | | $ 262,245 31 |

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 4,180 38 |
| Gross premiums due and uncollected— | | |
| Accident ($142.75 on business prior to Oct. 1, 1916) | $ 3,078 53 | |
| Automobile | 2,213 99 | |
| Burglary ($126 on business prior to Oct. 1, 1916) | 1,337 78 | |
| Employers' Liability ($1,495.10 on business prior to Oct 1, 1916) | 12,288 33 | |
| Guarantee ($144.76 on business prior to Oct. 1, 1916) | 1,354 90 | |
| Plate glass ($154.41 on business prior to Oct. 1, 1916) | 2,137 19 | |
| Sickness ($176.50 on business prior to Oct. 1, 1916) | 1,588 75 | |
| Total, $23,999.47 (less commission, $6,465.74) | | 17,533 73 |
| Due for reinsurance losses | | 131 76 |
| Total assets | | $ 284,091 18 |

### LIABILITIES.

| | | |
|---|---|---|
| Amount of unsettled claims:— | | |
| Accident, adjusted and unpaid | $ 3,173 50 | |
| Automobile, adjusted but unpaid | 2,975 00 | |
| Employers' Liability, adjusted and unpaid ($4,314 accrued in previous years) | 12,460 25 | |
| Guarantee, adjusted and unpaid ($1,330 accrued in previous years) | 4,430 00 | |
| Plate Glass, adjusted and unpaid | 284 00 | |
| Sickness, adjusted and unpaid | 696 81 | |
| Total net amount of unsettled claims | | $ 24,019 56 |

## THE GUARDIAN ACCIDENT AND GUARANTEE—*Continued.*

LIABILITIES—*Concluded.*

| | | |
|---|---|---|
| Reserve of unearned premiums:— | | |
| Accident | $ 6,557 25 | |
| Automobile | 7,540 31 | |
| Burglary | 2,286 25 | |
| Employers' Liability | 15,735 27 | |
| Guarantee | 5,036 63 | |
| Plate Glass | 4,471 96 | |
| Sickness | 3,165 83 | |
| Total, $44,793.50, carried out at 80 per cent | | $ 35,834 80 |
| Taxes due and accrued | | 267 41 |
| Due and accrued for salaries, rent, etc | | 1,000 00 |
| Due reinsuring companies (less commission) | | 1,533 86 |
| Due to Guardian Ass. Co. for premiums under Automobile policies | | 1,712 84 |
| Total liabilities (not including capital stock) | | $ 64,368 47 |
| Excess of assets over liabilities | | $ 219,722 71 |
| Capital stock paid in cash | | 250,000 00 |

INCOME.

| Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Accident. | Automobile. | Burglary. | Employers' Liability. | Guarantee | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 19,898 40 | 18,375 54 | 4,544 05 | 57,648 21 | 13,788 34 | 8,532 35 | 10,066 02 |
| Less reinsurance | 1,253 34 | 830 98 | 146 59 | 3,804 28 | 3,183 44 | 88 66 | 503 54 |
| " return premiums | 5,662 60 | 5,477 92 | 859 79 | 16,745 92 | 1,007 28 | 2,488 63 | 2,470 28 |
| Total deduction | 6,915 94 | 5,508 90 | 1,006 38 | 20,550 20 | 4,190 72 | 2,577 29 | 2,973 82 |
| Net cash received | 12,982 46 | 12,866 64 | 3,537 67 | 37,098 01 | 9,597 62 | 5,955 06 | 7,092 20 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | $ | 89,129 66 |
| Cash received for interest on investments | | 12,668 57 |
| Total income | $ | 101,798 23 |

## The Guardian Accident and Guarantee—*Continued.*

### EXPENDITURE.

| Claims. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Accident. | Automobile. | Burglary. | Employers' Liability. | Guarantee | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Net payment for claims occurring in previous years. | 2,430 83 | | 755 60 | 10,315 98 | 4,152 77 | 98 45 | 868 85 |
| Paid for claims occurring during the year | 2,836 53 | 978 40 | 2,197 33 | 10,009 60 | 1,014 43 | 2,529 86 | 2,581 98 |
| Less salvage and reinsurances | 218 56 | | | 488 49 | | 231 15 | −14 29 |
| Net paid for said claims | 2,617 97 | | | 9,521 11 | | 2,298 65 | 2,596 27 |
| Total net payment for claims. | 5,048 80 | 978 40 | 2,952 93 | 19,837 09 | 5,167 20 | 2,397 10 | 3,465 12 |

| | | |
|---|---|---|
| Total net payments for all claims for all classes of business | $ | 39,846 64 |
| Commission and brokerage | | 20,135 43 |
| Taxes | | 2,425 36 |
| Salaries, fees and travelling expenses:—salaries:—Head Office, $13,093.70; fees:—Directors, $3,750; auditors, $250; travelling expenses, $2,009.13 | | 19,102 83 |
| Miscellaneous expenditure, viz.:—Advertising, $346.56; furniture and fixtures, $37.50; elevator inspections, $317.30; legal expeases, $337.15; bookkeeping charges, $46.08; home and office expenses, $867.61; postage, telegrams, telephones and express, $1,062.71; printing and stationery, $2,444.83; rents, $2,392.60; tariff expenses, $392.43; pay roll auditing fees, $42.01; claim adjustment fees, $758.15 | | 9,044 93 |
| Total expenditure | $ | 90,555 19 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets at December 31, 1915 | $ | 292,786 96 |
| Amount of income as above | | 101,798 23 |
| Total | $ | 394,585 19 |
| Amount of expenditure and ledger assets as above | | 90,555 19 |
| Balance net ledger assets, at December 31, 1916 | $ | 304,030 00 |

## THE GUARDIAN AND ACCIDENT GUARANTEE—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS.

| Accident Risks. | In Canada. | | | In other Countries.. | | | Total in all Countries. | | |
|---|---|---|---|---|---|---|---|---|---|
| | No. | Amount. | Premiums | No. | Amount. | Premiums | No. | Amount. | Premiums |
| | | $ | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 1,067 | 2,343,760 | 12,669 49 | 104 | 367,695 | 1,827 59 | 1,171 | 2,711,455 | 14,497 08 |
| Taken in 1916, new renewed | 1,464 | 4,372,033 | 20,641 25 | | | | 1,464 | 4,372,033 | 20,641 25 |
| Totals | 2,531 | 6,715,793 | 33,310 74 | | | | 2,635 | 7,083,488 | 35,138 33 |
| Less ceased | 1,661 | 4,238,160 | 19,069 69 | 104 | 367,695 | 1,827 59 | 1,765 | 4,605,845 | 20,897 28 |
| Gross in force at end of 1916 | 870 | 2,477,633 | 14,241 05 | | | | 870 | 2,477,633 | 14,241 05 |
| Less reinsured | | 245,999 | 1,126 54 | | | | | 245,999 | 1,126 54 |
| Net in force at end of 1916 | 870 | 2,231,634 | 13,114 51 | | | | 870 | 2,231,634 | 13,114 51 |

| Employers' Liability Risks. | In Canada. | | In other Countries. | | Total in all Countries. | |
|---|---|---|---|---|---|---|
| | No. | Premiums | No. | Premiums. | No. | Premiums. |
| | | $ cts. | | $ cts. | | $ cts. |
| Gross in force at end of 1915 | 272 | 23,139 05 | 8 | 134 10 | 280 | 23,273 15 |
| Taken in 1916, new and renewed | 920 | 62,665 92 | | | 920 | 62,665 92 |
| Totals | 1,192 | 85,804 97 | | | 1,200 | 85,939 07 |
| Less ceased | 524 | 51,927 52 | 8 | 134 10 | 532 | 52,061 62 |
| Gross in force at ent of 1916 | 668 | 33,877 45 | | | 668 | 33,877 45 |
| Less reinsured | | 2,406 91 | | | | 2,406 91 |
| Net in force at end of 1916 | 668 | 31,470 54 | | | 668 | 31,470 54 |

## The Guardian and Accident Guarantee—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

| Risks and Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Burglary. | | | Automobile. | Guarantee. | | |
| | No. | Amount. | Premiums | Premiums | No. | Amount. | Premiums |
| | | $ | $ cts. | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 260 | 317,930 | 3,047 44 | | 260 | 1,555,987 | 6,493 71 |
| Taken in 1916, new and renewed | 701 | 829,650 | 5,352 42 | 20,589 53 | 1,121 | 4,423 136 | 14,247 96 |
| Totals | 961 | 1,147,580 | 8,399 86 | | 1,381 | 5,979,123 | 20,741 67 |
| Less ceased | 384 | 398,630 | 3,671 59 | 5,477 92 | 1,040 | 1,792,697 | 7,674 60 |
| Gross in force at end of 1916 | 577 | 748,950 | 4,728 27 | 15,111 61 | 341 | 4,186,426 | 13,067 07 |
| Less reinsured | | 22,166 | 154 51 | 30 98 | | 1,215,801 | 2,993 81 |
| Net in force at end of 1916 | 577 | 726,784 | 4,573 76 | 15,080 63 | 341 | 2,970,625 | 10,073 26 |

| Risks and Premiums. | Class of Business. | | |
|---|---|---|---|
| | Plate Glass. | | Sickness. |
| | No. | Premiums | Premiums |
| | | $ cts. | $ cts. |
| Gross in force at end of 1915 | 409 | 8,805 45 | 6,093 48 |
| Taken in 1916, new and renewed | 591 | 9,761 07 | 10,204 50 |
| Totals | 1,000 | 18,566 52 | 16,297 98 |
| Less ceased | 550 | 8,543 10 | 9,477 35 |
| Gross in force at end of 1916 | 450 | 10,023 42 | 6,820 63 |
| Less reinsured | ..... | 274 07 | 488 97 |
| Net in force at end of 1916 | 450 | 9,749 35 | 6,331 66 |

## The Guardian Accident and Guarantee—*Concluded.*

Schedule A.

Bonds and debentures owned by the Company, viz:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *On deposit with Receiver General.* | | | |
| *Cities—* | | | |
| Calgary, 1921, 4 p.c. | $ 5,000 00 | $ 4,775 00 | $ 4,650 00 |
| Fort William, 1931, 4½ p.c. | 19,953 33 | 19,953 33 | 17,958 00 |
| Lachine, 1951, 4½ p.c. | 25,000 00 | 25,467 50 | 21,250 00 |
| New Westminster, 1958, 5 p.c. | 15,000 00 | 16,074 00 | 12,750 00 |
| Victoria, 1961, 4 p.c. | 24,333 33 | 23,693 36 | 18,250 00 |
| Winnipeg, 1919, 4 p.c. | 4,000 00 | 3,936 40 | 3,880 00 |
| *Town—* | | | |
| Maisonneuve, 1951, 4½ p.c. | 29,200 00 | 29,886 20 | 23,944 00 |
| *School—* | | | |
| St. Gregoire le Thaumaturge, R.C., 1951, 5 p.c. | 30,000 00 | 32,772 00 | 26,400 00 |
| Total on deposit with Receiver General | $ 152,486 66 | $ 156,557 79 | $ 129,082 00 |
| *Held by the Company.* | | | |
| *Cities—* | | | |
| Brandon, 1952, 4½ p.c. | 5,000 00 | 4,569 50 | 4,200 00 |
| Calgary, 1933, 4½ p.c. | 5,000 00 | 4,650 00 | 4,350 00 |
| London, 1939, 4 p.c. | 7,000 00 | 6,855 80 | 6,020 00 |
| London, 1940, 4 p.c. | 3,000 00 | 2,937 00 | 2,580 00 |
| Port Arthur, 1931, 4½ p.c. | 4,866 66 | 4,324 03 | 4,331 33 |
| Toronto, 1936, 4 p.c. | 9,733 20 | 9,299 22 | 8,565 22 |
| Welland, 1943, 5 p.c. | 5,000 00 | 4,812 00 | 4,800 00 |
| Westmount, 1955, 4½ p.c. | 10,000 00 | 9,291 00 | 9,100 00 |
| Winnipeg, 1919, 4 p.c. | 1,000 00 | 984 10 | 970 00 |
| *Schools—* | | | |
| Dorval, 1932, 5 p.c. | 7,000 00 | 7,224 00 | 6,370 00 |
| Hochelaga, 1950, 4½ p.c. | 17,000 00 | 17,170 00 | 14,450 00 |
| Longue Pointe, 1952, 5 p.c. | 3,000 00 | 3,133 80 | 2,640 00 |
| Maisonneuve, 1951, 4½ p.c. | 25,000 00 | 25,000 00 | 20,000 00 |
| Montreal, P., 1939, 4 p.c. | 15,000 00 | 14,700 00 | 12,750 00 |
| St. Jean de la Croix, 1951, 5 p.c. | 5,000 00 | 4,835 00 | 4,400 00 |
| Westmount, 1931, 5 p.c. | 8,000 00 | 7,880 00 | 7,840 00 |
| Westmount, 1933, 5 p.c. | 2,000 00 | 1,970 00 | 1,960 00 |
| Total par, book and market values | $ 285,086 52 | $ 286,193 24 | $ 244,408 55 |

# *THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—CHAS. S. BLAKE.

Secretary—W. R. C. CORSON.

Principal Office—Hartford, Conn.

Chief Agent in Canada—H. N. ROBERTS.

Head Office in Canada.—Toronto.

(Incorporated in 1866, amended in 1868, 1874 and 1883. Dominion license issued July 12, 1907.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| *Bonds on deposit with Receiver General:—* | Par value. | Market value. | |
|---|---|---|---|
| Commonwealth of Massachusetts, 1941, 3 p.c. | $ 45,000 00 | $ 39,600 00 | |
| Carried out at market value | | | $ 39,600 00 |
| *Other Assets in Canada.* | | | |
| Interest accrued | | | 675 00 |
| Total assets in Canada | | | $ 40,275 00 |

## LIABILITIES IN CANADA.

Nil.

## INCOME IN CANADA.

| | |
|---|---|
| Net cash received for premiums | $ 2,345 40 |
| Cash received for interest on deposit with Receiver General | 1,350 00 |
| Total income in Canada | $ 3,695 40 |

## EXPENDITURE IN CANADA.

Nil.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 90,000 00 |
| Mortgage loans on real estate, first liens | 1,554,570 00 |
| Book value of bonds and stocks | 4,398,617 24 |
| Cash on hand, in trust companies and in banks | 305,863 09 |
| Cash in course of transmission | 40,940 79 |
| Gross premiums in course of collection | 471,003 09 |
| Total ledger assets | $ 6,860,994 21 |

*This company is licensed to transact in Canada the business of guaranteeing the full and faithful performance of all and every obligation and undertaking assumed by the Boiler Inspection and Insurance Company of Canada under the provisions of its policies.

## The Hartford Steam Boiler—*Concluded.*

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | $ 98,141 14 |
| Gross assets | $ 6,959,135 35 |
| Deduct assets not admitted | 153,847 60 |
| Total admitted assets | $ 6,805,287 75 |

### LIABILITIES.

| | |
|---|---|
| Total unpaid claims | $ 67,528 30 |
| Unearned premiums | 2,738,563 68 |
| Commission, brokerage and other charges due or to become due to agents or brokers | 77,655 20 |
| Federal, state and other taxes due or accrued (estimated) | 137,500 00 |
| Special and contingent reserve | 25,469 55 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 4,000 00 |
| Total liabilities, except capital stock | $ 3,050,716 73 |
| Capital stock paid up | 2,000,000 00 |
| Surplus over all liabilities | 1,754,571 02 |
| Total liabilities | $6,805,287 75 |

### INCOME.

| | |
|---|---|
| Total net cash received for premiums | $ 1,974,285 91 |
| Interest and dividends | 266,354 23 |
| Rents | 15,492 60 |
| Inspections | 49,285 36 |
| Gross profit on sale or maturity of bonds | 525 01 |
| Total cash income | $ 2,305,943 11 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 118,511 57 |
| Investigation and adjustment of claims | 679 87 |
| Commission or brokerage | 299,212 84 |
| Interest or dividends to stockholders | 160,000 00 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 85,403 90 |
| Salaries, travelling and other expenses of agents not paid by commission | 328,971 12 |
| Inspections, other than medical and claim | 597,322 77 |
| Rents | 11,000 00 |
| Taxes on real estate | 3,225 00 |
| State taxes on premiums, Insurance Department licenses and fees | 37,269 12 |
| All other licenses, fees and taxes | 89,912 26 |
| Gross loss on sale or maturity of bonds and stocks | 4,109 17 |
| All other disbursements | 64,347 18 |
| Total disbursements | $ 1,799,964 80 |

### EXHIBIT OF PREMIUMS.

| | Steam Boiler. | Fly Wheel. |
|---|---|---|
| Premiums written or renewed during the year | $ 2,081,127 79 | $161,982 25 |
| Premiums on risks terminated during the year | 1,736,537 88 | 84,266 72 |
| Net premiums in force at December 31, 1916 | 4,862,735 72 | 290,805 96 |

# THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—H. C. Cox.

Vice-President—NOEL MARSHALL.

Managing Director—E. WILLANS.

Secretary—FRANK W. COX.

Principal Office—Toronto.

(Incorporated May, 1905. On December 10, 1910 the power of the company was extended to include burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910. On May 7, 1914, its power was extended to include automobile insurance under the provisions of the said section, and on September 5, 1916, its power was further extended to include insurance of automobiles against fire under the provisions of the said section. Commenced business in Canada July 1, 1905.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock authorized and subscribed | $ 1,000,000,00 |
| Amount paid in cash | 200,000 00 |
| Amount of premium on capital stock paid in by stockholders | 50,000 00 |

*(For List of Shareholders, see Appendix.)*

## ASSETS

| | | |
|---|---|---|
| Book value of real estate held by the company | | $ 2,324 03 |
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | | 9,400 00 |
| Book value of bonds and debs. *(For details, see Schedule A.)* | | 314,145 30 |
| Cash at head office | | 1,282 81 |
| Cash in banks and loan companies viz.:— | | |
| Central Canada Loan and Savings Co., Toronto (on interest) | $ 6,234 19 | |
| Toronto Savings and Loan Co., Peterborough (on interest) | 51,636 97 | |
| Bank of Nova Scotia, Toronto (not on interest) | 14,062 00 | |
| Merchants Bank of Canada, Winnipeg (not on interest) | 500 00 | |
| Total cash in banks and loan companies | | 72,433 16 |
| Deposit with Glass Underwriters' Association | | 100 00 |
| Total ledger assets | | $ 399,685 30 |
| Deduct market value of real estate, bonds and debentures under book value | | 4,529 30 |
| | | $ 395,156 00 |

## OTHER ASSETS.

| | | |
|---|---|---|
| Interest due, $81.85; accrued, $1,577.32 | | 1,659 17 |
| Premiums due and uncollected, viz.:— | | |
| Accident ($4,655.48 on business prior to Oct. 1, 1916) | $ 25,551 11 | |
| Automobile, including Fire Risk ($38.95 on business prior to Oct. 1, 1916) | 614 94 | |
| Automobile, excluding Fire Risk ($1,260.85 on business prior to Oct. 1, 1916) | 2,700 52 | |
| Elevator Liability ($47.25 on business prior to Oct. 1, 1916) | 254 52 | |
| Guarantee ($2,385.94 on business prior to Oct. 1, 1916) | 6,769 55 | |
| Plate Glass ($238.09 on business prior to Oct. 1, 1916) | 773 94 | |
| Sickness ($2,373.12 on business prior to Oct. 1, 1916) | 14,021 87 | |
| Total, $50,686.45; less commission, $10,137.29 | | 40,549 16 |
| Agents' balances | | 8,323 36 |
| Office furniture (less depreciation) | | 4,247 49 |
| Total assets | | $ 449,935 18 |

## The Imperial Guarantee and Accident—*Continued.*

### LIABILITIES.

| | | |
|---|---|---|
| Unsettled claims, viz.:— | | |
| Accident, adjusted but unpaid | $ 10 00 | |
| Accident, unadjusted | 14,380 00 | |
| Accident, resisted, in suit | 6,000 00 | |
| Automobile (excluding Fire Risk), unadjusted | 1,315 00 | |
| Guarantee, unadjusted | 2,075 00 | |
| Guarantee, resisted, in suit | 3,500 00 | |
| Plate Glass, unadjusted | 100 00 | |
| Sickness, adjusted but unpaid | 101 06 | |
| Sickness, unadjusted | 6,355 00 | |
| Total net amount of unsettled claims | | $ 33,836 06 |
| Reserve of unearned premiums:— | | |
| Accident | $ 56,931 39 | |
| Automobile (including Fire Risk) | 1,030 16 | |
| Automobile (excluding Fire Risk) | 8,781 82 | |
| Elevator Liability | 2,203 11 | |
| Guarantee | 17,561 29 | |
| Plate Glass | 2,587 85 | |
| Sickness | 31,016 27 | |
| Total reserve, $120,111.89; carried out at 80 per cent | | 96,089 51 |
| Dividends to stockholders, remaining unpaid | | 8,000 00 |
| Due and accrued for salaries, rent, etc | | 800 00 |
| Provincial, municipal and other taxes, due and accrued | | 2,165 00 |
| Contingent reserve | | 20,000 00 |
| Item in Suspense | | 1,500 00 |
| Total liabilities (except capital stock) | | $ 162,390 57 |
| Excess of assets over liabilities | | $ 287,544 61 |
| Capital stock paid in cash | | 200,000 00 |
| Surplus over liabilities and capital | | $ 87,544 61 |

### INCOME.

| Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Accident. | Automobile (including Fire Risk) | Automobile (excluding Fire Risk) | Elevator Liability. | Guarantee. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 144,336 19 | 621 25 | 19,318 02 | 2,043 74 | 46,408 11 | 4,469 72 | 51,484 39 |
| Less reinsurance | 9,872 84 | | | | 4,248 59 | | |
| Less return premiums | 1,952 26 | | 1,510 54 | | 2,475 48 | 62 64 | 277 82 |
| Total deduction | 11,825 10 | | | | 6,724 07 | | |
| Net cash received | 132,511 09 | 621 25 | 17,807 48 | 2,043 74 | 39,684 04 | 4,407 08 | 51,206 57 |

| | |
|---|---|
| Net cash received for all classes of business | $ 248,281 25 |
| Cash received for interest on investments | 18,449 95 |
| Total income | $ 266,731 20 |

## The Imperial Guarantee and Accident—*Continued.*

### EXPENDITURE.

| Claims. | Class of Business. Accident. | Automobile (excluding Fire Risk) | Guarantee. | Plate Glass. | Sickness. |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 9,941 21 | 2,163 08 | 1,059 75 | 139 70 | 9,375 47 |
| Paid for claims occurring during the year | 37,991 84 | 4,939 01 | 11,614 48 | 1,736 25 | 22,252 64 |
| Less savings, salvage and reinsurance | 1,780 92 | 46 04 | 4,691 88 | | 1,472 21 |
| Net payment for said claims | 36,210 92 | 4,892 97 | 6,922 60 | | 20,780 43 |
| Total net payment for claims | 46,152 13 | 7,056 05 | 7,982 35 | 1,875 95 | 30,155 90 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 93,222 38 |
| Dividends paid stockholders | 16,000 00 |
| Commission and brokerage | 69,716 31 |
| Taxes | 7,135 52 |
| Salaries, fees and travelling expenses: Salaries: head office, $25,044.40; general and special agents, $5,650; Fees: directors, $4,230; auditors, $350; travelling expenses: officials, $607.70; agents, $3,220.80 | 39,152 90 |
| Miscellaneous expenditure, viz.: Advertising, $2,671.31; postage, telegrams, telephones and express, $2,541.22; printing and stationery, $2,723.11; rents, $5,242.42; sundry expenses, $2,358.17; agents' balances or advances, $1,810.41 | 17,351 64 |
| Total expenditure | $ 242,578 75 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1915 | $ 374,032 80 |
| Amount of cash income as above | 266,731 20 |
| Total | $ 640,764 05 |
| Amount of cash expenditure as above | 242,578 75 |
| Balance, net ledger assets, at December 31, 1916 ($399,685.30, less $1,500 ledger liability) | $ 398,185 30 |

### SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. Accident. | | | Automobile (including Fire Risk.) | | | Automobile (excluding Fire Risk.) | | |
|---|---|---|---|---|---|---|---|---|---|
| | No. | Amount. | Premiums. | No | Amount. | Premiums. | No. | Amount. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 9,161 | 20,605,465 | 185,386 05 | | | | 190 | 704,500 | 12,267 29 |
| Taken in 1916— | | | | | | | | | |
| New | 3,581 | 5,834,432 | 52,627 68 | 66 | 57,226 | 1,236 19 | 169 | 573,000 | 13,633 51 |
| Renewed | 6,663 | 15,405,125 | 83,335 48 | | | | 104 | 355,000 | 6,430 75 |
| Totals | 19,405 | 41,845,022 | 321,349 21 | | | | 463 | 1,632,500 | 32,331 55 |
| Less ceased | 10,159 | 22,466,765 | 197,639 33 | | | | 215 | 724,000 | 14,767 91 |
| Gross in force at end of 1916 | 9,246 | 19,378,257 | 123,709 88 | | | | 248 | 908,500 | 17,563 64 |
| Less reinsured | ..... | 1,758,500 | 9,847 10 | | | | | | |
| Net in force at end of 1916 | 9,246 | 17,619,757 | 113,862 78 | 66 | 57,226 | 1,236 19 | 248 | 908,500 | 17,563 64 |

## THE IMPERIAL GUARANTEE AND ACCIDENT—*Concluded.*

### SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

| Risks and Premiums. | Class of Business. | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Elevator Liability. | | | Guarantee. | | | Plate Glass. | | Sickness. | |
| | No. | Amount. | Premiums | No. | Amount. | Premiums | No. | Premiums | No. | Premiums |
| | | $ | $ cts. | | $ | $ cts. | | $ cts. | | $ cts. |
| Gross in force at end of 1915..... | 34 | 175,000 | 3,522 30 | 1,127 | 9,629,634 | 35,545 23 | 364 | 5,211 49 | 621 | 7,098 74 |
| Taken in 1916— | | | | | | | | | | |
| New..... | 9 | 20,500 | 903 32 | 539 | 5,749,412 | 20,345 54 | 117 | 1,552 28 | 2,892 | 25,147 73 |
| Renewed..... | 16 | 78,000 | 1,158 47 | 682 | 6,053,939 | 25,497 53 | 203 | 2,828 50 | 4,338 | 38,602 93 |
| Totals..... | 59 | 273,500 | 5,584 09 | 2,348 | 21,432,985 | 81,388 30 | 684 | 9,592 27 | 7,851 | 70,849 40 |
| Less ceased..... | 19 | 100,000 | 1,247 80 | 1,178 | 10,108,665 | 44,098 70 | 327 | 4,276 81 | 776 | 8,816 86 |
| Gross in force at end of 1916..... | 40 | 173,500 | 4,336 29 | 1,170 | 11,324,320 | 37,289 60 | 357 | 5,315 46 | 7,075 | 62,032 54 |
| Less reinsured.... | .... | ..... | ..... | ..... | 709,264 | 2,167 03 | | | | |
| Net in force at end of 1916..... | 40 | 173,500 | 4,336 29 | 1,170 | 10,615,056 | 35,122 57 | 357 | 5,315 46 | 7,075 | 62,032 54 |

Summary of net in force at end of 1916: No. 18,202; Premiums, $239,469.47.

SCHEDULE A.

Bonds and debentures owned by the company:—

| *On deposit with Receiver General.* | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Cities—* | | | |
| Kingston, 1923, 4 p.c. | $ 4,600 00 | $ 4,600 00 | $ 4,324 00 |
| Kingston, 1924, 4 p.c. | 5,400 00 | 5,400 00 | 5,022 00 |
| MacLeod, Alta., 1932, 6 p.c. | 5,000 00 | 4,950 00 | 4,900 00 |
| MacLeod, Alta., 1951, 5 p.c. | 5,000 00 | 4,950 00 | 4,850 00 |
| Prince Albert, Sask., 1939, 5 p.c. | 10,000 00 | 8,729 80 | 8,700 00 |
| Winnipeg, 1920, 4 p.c. | 10,000 00 | 10,000 00 | 9,600 00 |
| Woodstock, 1924, 4½ p.c. | 15,000 00 | 15,900 00 | 14,400 00 |
| *School—* | | | |
| Victoria, 1951, 4 p.c. | 15,000 00 | 15,000 00 | 11,550 00 |
| *Miscellaneous—* | | | |
| Central Canada Loan and Savings Co., 1920, 4½ p.c. | 50,000 00 | 50,000 00 | 50,000 00 |
| Toronto Savings and Loan Co., 1920, 4½ p.c. | 11,000 00 | 11,000 00 | 11,000 00 |
| Toronto Savings and Loan Co., 1921, 4½ p.c. | 30,000 00 | 30,000 00 | 30,000 00 |
| Total on deposit with Receiver General. | $ 161,000 00 | $ 160,529 80 | $ 154,346 00 |
| *Held by the Company, viz.:—* | | | |
| *Government—* | | | |
| Dominion of Canada War Loan, 1925, 5 p.c. | 5,500 00 | 5,366 25 | 5,445 00 |
| Dominion of Canada War Loan, 1931, 5 p.c. | 7,500 00 | 7,312 50 | 7,425 00 |
| Kamloops, B.C., 1938, 6 p.c. | 5,000 00 | 4,950 00 | 4,950 00 |
| *Districts—* | | | |
| Oak Bay, B.C., 1925, 5½ p.c. | 5,000 00 | 4,789 00 | 4,850 00 |
| Oak Bay, B.C., 1943, 6 p.c. | 5,000 00 | 4,937 50 | 5,000 00 |
| *Miscellaneous—* | | | |
| J. H. Ashdown & Co., Ltd., 1928, 5 p.c. | 12,000 00 | 10,704 00 | 11,160 00 |
| P. Burns & Co., Ltd., 1931, 6 p.c. | 10,000 00 | 9,900 00 | 10,000 00 |
| Central Canada Loan and Savings Co., (on 60 days' notice) 4½ p.c. | 25,000 00 | 25,000 00 | 25,000 00 |
| W. Davies Co., Ltd., 1926, 6 p.c. | 5,000 00 | 5,100 00 | 5,100 00 |
| Dunlop Tire Co., Ltd., 1927, 6 p.c. | 10,000 00 | 9,800 00 | 10,000 00 |
| Electrical Development Co., 1933, 5 p.c. | 7,000 00 | 6,066 25 | 6,440 00 |
| Gordon Ironsides and Farca Co., Ltd., 1927, 6 p.c. | 10,000 00 | 9,900 00 | 9,900 00 |
| Harris Abattoir Co., Ltd., 1928, 6 p.c. | 5,000 00 | 4,850 00 | 5,000 00 |
| Toronto Savings and Loan Co., 1921, 4½ p.c. | 34,000 00 | 34,000 00 | 34,000 00 |
| Western Canada Flour Mills 1931, 6 p.c. | 11,000 00 | 11,000 00 | 11,000 00 |
| Total par, book and market values..... | $ 318,000 00 | $ 314,145 30 | $ 309,616 00 |

# *INTERNATIONAL FIDELITY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—A. A. AETSCHULER.

Secretary—C. T. JOHNSON.

Principal Office—15 Exchange Place, Jersey City, N.J.

Chief Agent in Canada—NEIL SINCLAIR.

Head Office in Canada—Toronto.

(Incorporated December 27, 1904. Dominion license issued June 2, 1905.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 300,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General:— | | | |
| United States Consols, 1930, or later, 2 p.c. | $ 5,000 00 | $ 5,000 00 | |
| Carried out at market value | | | $ 5,000 00 |
| Total assets in Canada | | | $ 5,000 00 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, unadjusted | $ 2,000 00 |
| Total net reserve of unearned premiums, $3,168.75; carried out at 80 per cent | 2,535 00 |
| Total liabilities in Canada | $ 4,535 00 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 6,875 75 | |
| Deduct return premiums | 116 00 | |
| Total net cash received for premiums | | $ 6,759 75 |
| Total income in Canada | | $ 6,759 75 |

## EXPENDITURE IN CANADA.

| | |
|---|---|
| Amount paid for claims occurring during the year | $ 1,547 17 |
| Salaries of general and special agents | 85 00 |
| Taxes | 247 10 |
| Miscellaneous expenses: Postage, telegrams, telephone and express | 98 00 |
| Total expenditure in Canada | $ 1,977 27 |

*Business in Canada is restricted to the issue of contracts or bonds to the Singer Sewing Machine Company as against loss arising from the defaults, neglect or breaches of duty by the employees of said Singer Sewing Machine Company.

## INTERNATIONAL FIDELITY—*Concluded.*

### RISKS AND PREMIUMS IN CANADA.

| *Guarantee Risks.* | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross policies in force at date of last statement... | 1,213 | $ 618,000 | $ 6,615 25 |
| Taken during the year, new..... | 559 | 280,000 | 2,977 50 |
| Taken during the year, renewed..... | 725 | 372,500 | 3,880 00 |
| Total..... | 2,497 | $ 1,270 500 | $ 13,472 75 |
| Deduct terminated..... | 1,320 | 671,500 | 7,135 25 |
| Gross and net in force, December 31, 1916..... | 1,177 | $ 599,000 | $ 6,337 50 |

(*For General Business Statement, see Appendix.*)

# LLOYDS PLATE GLASS INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—W. T. WOODS.

Secretary—C. E. W. CHAMBERS.

Principal Office—61 and 63 William Street, New York.

Chief Agents in Canada.—Reed, Shaw, McNaught and Armstrong.

Principal Office in Canada—Toronto.

(Incorporated August, 1882. Commenced business in Canada July 12, 1886.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 250,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| Province of Manitoba, 1930, 4 p.c. | $ 40,000 00 | $ 35,200 00 |
| *Cities—* | | |
| Calgary, 1933, 4½ p.c. | 5,000 00 | 4,350 00 |
| London, 1940, 4 p.c. | 10,000 00 | 8,600 00 |
| Montreal (St. Louis), 1937, 4 p.c. | 15,000 00 | 12,900 00 |
| Regina, 1928, 5 p.c. | 6,000 00 | 5,700 00 |
| Westmount, 1945, 4 p.c. | 10,000 00 | 8,400 00 |
| Westmount, 1947, 4½ p.c. | 2,000 00 | 1,820 00 |
| *Town—* | | |
| Maisonneuve, 1950, 4½ p.c. | 10,900 00 | 8,938 00 |
| Total on deposit with Receiver General | $ 98,900 00 | $ 85,908 00 |

| | |
|---|---|
| Carried out at market value | $ 85,908 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Interest accrued | 1,050 91 |
| Agents' balances and premiums uncollected | 4,990 20 |
| Total assets in Canada | $ 91,949 11 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of claims, unadjusted | $ 3,100 00 |
| Reserve of unearned premiums, $55,135.59; carried out at 80 per cent | 44,108 48 |
| Taxes due and accrued | 1,200 00 |
| Total liabilities in Canada | $ 48,408 48 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 64,124 86 | |
| Deduct reinsurances, $1,277.71; return premiums, $9,642.58 | 10,920 29 | |
| Net cash received for premiums | | $ 53,204 57 |
| Received for interest on investments | | 3,905 50 |
| Total income in Canada | | $ 57,110 07 |

## Lloyds Plate Glass—*Continued.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 3,043 80 | |
| Net amount paid for claims occurring during the year | 24,422 84 | |
| Total net amount paid for claims | | $ 27,466 64 |
| Commission or brokerage | | 22,482 30 |
| Salaries and travelling expenses, viz.:—Salaries: Head office, $2,560.58; travelling expenses, official, $4.73 | | 2,565 31 |
| Taxes | | 4,641 45 |
| Miscellaneous expenditure, viz.: Advertising, $394.99; legal expenses, $44.39; postage, telegrams, telephones and express, $422.01; printing and stationery, $349.80; underwriters' expenses, $298.55 | | 1,509 74 |
| Total expenditure in Canada | | $ 58,665 44 |

### RISKS AND PREMIUMS IN CANADA

| *Plate Glass Risks.* | Premiums. | |
|---|---|---|
| Gross policies in force at date of last statement | $ 136,444 01 | |
| Taken during the year, new and renewed | 65,432 18 | |
| Total | $ 201,876 19 | |
| Deduct terminated | 79,588 13 | |
| Gross in force at end of year | $ 122,288 06 | |
| Deduct reinsured | 1,277 71 | |
| Net in force December 31, 1916 | $ 121,010 35 | |

## General Business Statement for the Year ending December 31, 1916.

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 255,763 18 |
| Mortgage loans on real estate, first liens | 74,250 00 |
| Book value of stocks and bonds held by the company | 559,542 53 |
| Cash on hand, in trust companies and in banks | 30,375 17 |
| Premiums in course of collection | 90,264 20 |
| Total ledger assets | $ 1,010,195 08 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Market value of real estate over book value | 19,236 82 |
| Interest accrued | 4,834 46 |
| Rents due | 275 00 |
| Salvage glass on hand | 7,122 97 |
| Sundry accounts | 145 00 |
| Gross assets | $ 1,041,809 33 |
| Deduct assets not admitted | 95,969 59 |
| Total admitted assets | $ 945,839 74 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 51,597 44 |
| Unearned premiums | 293,860 95 |
| Commissions, brokerage and other charges due or to become due to agents or brokers | 27,848 70 |
| Federal, state and other taxes due or accrued (estimated) | 15,000 00 |
| Salaries, rents, etc., due and accrued | 1,341 39 |
| Return premiums | 504 25 |
| Due or to become due for borrowed money | 50,000 00 |
| Other liabilities | 550 09 |
| Total liabilities, except capital stock | $ 440,702 82 |
| Capital stock paid up | 250,000 00 |
| Surplus over capital and liabilities | 255,136 92 |
| Total liabilities | $ 945,839 74 |

## Lloyds Plate Glass—*Concluded.*

### INCOME.

| | | |
|---|---|---|
| Net cash received for premiums | $ | 556,204 80 |
| Interest and dividends | | 27,489 26 |
| Rents | | 19,985 02 |
| Income tax collected at source | | 151 20 |
| Borrowed money | | 50,000 00 |
| Total income | $ | 653,830 28 |

### DISBURSEMENTS.

| | | |
|---|---|---|
| Net amount paid for claims | $ | 263,338 07 |
| Dividends to stockholders | | 50,000 00 |
| Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums | | 176,993 05 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | | 74,487 40 |
| Salaries, travelling and all other expenses of agents not paid by commissions | | 11,004 37 |
| State taxes on premiums, Insurance Department licenses and fees | | 13,580 88 |
| Rent | | 12,259 88 |
| Taxes on real estate | | 7,681 08 |
| All other licenses, fees and taxes | | 8,589 78 |
| Agents' balances charged off | | 263 28 |
| Gross loss on sale or maturity of bonds | | 800 00 |
| All other disbursements | | 31,391 33 |
| Total disbursements | $ | 650,389 12 |

### EXHIBIT OF PREMIUMS.

| | | |
|---|---|---|
| Premiums on plate glass risks written or renewed during the year | $ | 650,400 02 |
| Premiums on risks terminated during the year | | 645,317 88 |
| Premiums on net amount in force at December 31, 1916 | | 595,779 90 |

# THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—ALFRED WRIGHT.

Manager and Secretary—ALEXANDER MACLEAN.

Head Office—61-65 Adelaide St., E. Toronto.

(Incorporated by an Act of Parliament of Canada, April 10, 1908. On November 4, 1910, the power of the Company was extended to include plate glass insurance, under the provisions of section 81 of The Insurance Act, 1910, and on May 30, 1913, its power was further extended to include automobile insurance under the provisions of the said section. Dominion license issued July 24, 1908.)

## CAPITAL.

| | |
|---|---|
| Amount of capital stock authorized and subscribed | $ 500,000 00 |
| Amount paid in cash | 400,000 00 |
| Amount of premium on capital stock paid in by stockholders | 435,000 00 |

*(For List of Shareholders, see Appendix.)*

## ASSETS.

| | | |
|---|---|---|
| Book value of real estate | | $ 125,011 50 |
| Book value of bonds and debentures *(For details, see Schedule A.)* | | 616,613 55 |
| Cash at head office and branches | | 3,346 21 |
| Cash in banks and trust companies, viz.:— | | |
| Dominion Bank, Winnipeg | $ 5,362 70 | |
| Royal Bank of Canada, Vancouver | 180 33 | |
| Royal Bank of Canada, Montreal | 614 95 | |
| Bank of Toronto, Toronto | 25,703 60 | |
| Continental and Commercial National Bank, Chicago | 4,151 60 | |
| Fidelity Trust Co., Hartford | 28,093 49 | |
| U.S. Mortgage and Trust Co., New York | 11,352 51 | |
| Crocker National Bank, San Francisco, Cal | 8,201 96 | |
| Wells Fargo Nevada National Bank, San Francisco, Cal | 208 16 | |
| Total cash in banks | | 83,869 30 |
| Agents' balances | | 3,806 82 |
| Due from London and Lancashire Fire Ins. Co., Liverpool | | 16,253 63 |
| Deposit with Glass Underwriters' Association | | 100 00 |
| Total ledger assets | | $ 849,001 01 |
| Deduct market value of bonds and debentures under book value | | 18,580 18 |
| | | $ 830,420 83 |

## OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 6,232 49 |
| Rents due | | 387 50 |
| Gross premiums due and uncollected, viz.:— | | |
| Accident ($3,833.65 on business prior to Oct. 1, 1916) | $12,328 24 | |
| Automobile and Employers' Liability ($22,832.76 on business prior to Oct. 1, 1916) | 32,646 57 | |
| Guarantee ($1,489.42 on business prior to Oct. 1, 1916) | 5,517 10 | |
| Plate Glass ($1,018.07 on business prior to Oct. 1, 1916) | 3,046 10 | |
| Sickness ($2,528.12 on business prior to Oct. 1, 1916) | 9,266 94 | |
| Total | $ 62,804 95 | |
| Less commission | 16,215 93 | |
| Net amount of premiums due and uncollected | | 46,589 02 |
| Total assets | | $ 883,629 84 |

## THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

### LIABILITIES.

(1) *Liabilities in Canada.*

| | | |
|---|---|---|
| Unsettled claims, viz.:— | | |
| Accident, unadjusted | $ 11,000 00 | |
| Automobile, unadjusted ($550 accrued prior to 1916) | 2,700 00 | |
| Employers' Liability, unadjusted ($2,000 accrued prior to 1916) | 5,000 00 | |
| Guarantee, unadjusted | 2,800 00 | |
| Plate Glass, unadjusted | 1,000 00 | |
| Sickness, unadjusted ($400 accrued prior to 1916) | 8,000 00 | |
| Total net amount of unsettled claims | | $ 30,500 00 |
| Reserve of unearned premiums, viz.:— | | |
| Accident | $ 34,350 83 | |
| Automobile | 14,130 83 | |
| Employers' Liability | 10,463 95 | |
| Guarantee | 8,985 10 | |
| Plate Glass | 9,847 14 | |
| Sickness | 21,161 27 | |
| Total reserve, $98,939.17; carried out at 80 per cent | | 79,151 34 |
| Taxes due and accrued | | 1,500 00 |
| Reserve for agents' balances and outstanding premiums considered uncollectable | | 4,000 00 |
| Due and accrued for salaries, rent, advertising, agency and other expenses | | 502 10 |
| Due for reinsurances | | 833 63 |
| Auto Fire premiums due London and Lancashire Fire | | 272 93 |
| Total liabilities in Canada | | $ 116,760 00 |

(2) *Liabilities in other Countries.*

| | | |
|---|---|---|
| Unsettled claims, viz.:— | | |
| Accident, unadjusted | $ 350 00 | |
| Accident, resisted, in suit | 2,375 00 | |
| Automobile, unadjusted | 3,300 00 | |
| Automobile, resisted, in suit | 59,925 00 | |
| Automobile, resisted, not in suit | 150 00 | |
| Employers' Liability, unadjusted | 17,700 00 | |
| Employers' Liability, resisted, in suit | 55,550 00 | |
| Employers' Liability, resisted, not in suit | 8,790 00 | |
| Guarantee, unadjusted | 9,811 00 | |
| Sickness, resisted, not in suit | 750 00 | |
| Total net amount of unsettled claims | | $ 158,701 00 |
| London and Lancashire Indemnity Co. of America | | 2 05 |
| Reserve for agents' balances and outstanding premiums considered uncollectable | | 10,000 00 |
| Total liabilities in other countries | | $ 168,703 05 |
| Total liabilities (except capital stock) in all countries | | $ 285,463 05 |
| Excess of assets over liabilities | | $ 598,166 79 |
| Capital stock paid in cash | | 400,000 00 |
| Surplus over all liabilities and capital | | $ 198,166 79 |

### INCOME.

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Accident | | Automobile. | Employers' Liability. | |
| | In Canada. | In other Countries. | In Canada. | In Canada. | In other Countries. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 88,341 91 | 6,152 10 | 39,463 54 | 27,207 51 | 70,672 21 |
| Less reinsurance | 3,633 41 | | 137 50 | 2,556 94 | |
| " return premiums | 17,755 12 | 2,168 85 | 12,810 99 | 6,079 26 | 26,581 28 |
| Total reduction | 21,388 53 | | 12,948 49 | 8,636 20 | |
| Net cash received | 66,953 38 | 3,983 25 | 26,515 05 | 18,571 31 | 44,090 93 |

## THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

### INCOME—*Concluded.*

| Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Guarantee. | | Plate Glass. | | Sickness. | |
| | In Canada. | In other Countries. | In Canada. | In other Countries. | In Canada. | In other Countries. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 24,339 61 | 5,428 57 | 16,190 25 | 4,476 24 | 52,605 72 | 3,354 54 |
| Less reinsurance | 2,124 39 | | 172 30 | | 1,206 79 | |
| " return premiums | 4,801 65 | 2,693 92 | 3,346 46 | 1,763 37 | 10,767 47 | 1,196 93 |
| Total deduction | 6,926 04 | | 3,518 76 | | 11,974 26 | |
| Net cash received | 17,413 57 | 2,734 65 | 12,671 49 | 2,712 87 | 40,631 46 | 2,157 61 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 238,435 57 |
| Cash received for interest on investments | 33,497 65 |
| Rents | 1,302 94 |
| Profit on sale of securities | 700 00 |
| Total income | $ 273,936 16 |

### EXPENDITURE.

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Accident. | | Auto-mobile. | Employer's Liability | |
| | In Canada. | In other Countries. | In Canada. | In Canada. | In other Countries. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Net amount paid for claims occurring in previous years | 6,795 75 | 11,484 26 | 1,689 02 | 6,122 04 | 223,982 79 |
| Paid for claims occurring during the year | 23,606 39 | | 6,852 70 | 4,650 16 | |
| Less salvages and reinsurances | 1,567 16 | | 50 00 | 2,193 84 | 228 00 |
| Net payment for said claims | 22,039 23 | | 6,802 70 | 2,456 32 | |
| Total net payment for claims | 28,834 98 | 11,484 26 | 8,491 72 | 8,578 36 | 223,754 79 |

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

EXPENDITURE—*Continued.*

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Guarantee. | | Plate Glass. | | Sickness. | |
| | In Canada. | In other Countries. | In Canada. | In other Countries. | In Canada. | In other Countries. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Net amount paid for claims occurring in previous years | 4,007 84 | −324 91 | 450 57 | 1,964 31 | 5,660 83 | 689 13 |
| Paid for claims occurring during the year | 130 31 | | 5,803 05 | | 20,913 17 | |
| Less salvages and reinsurances | 93 14 | | 31 65 | | 1,253 71 | |
| Net payment for said claims | 37 17 | | 5,771 40 | | 19,659 46 | |
| Total net payment for claims | 4,045 01 | −324 91 | 6,221 97 | 1,964 31 | 25,320 29 | 689 13 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business in Canada | $ | 319,059 91 |
| Dividends paid stockholders | | 144,400 00 |
| Commission and brokerage | | 68,383 57 |
| Taxes | | 15,172 20 |
| Salaries, Fees and Travelling Expenses:—Salaries: General and special agents, $30,478.95; travelling expenses, $5,937.62 | | 36,416 57 |
| Miscellaneous expenditure, viz.:—Advertising, $1,672.24; pay roll audits, $236.75; office expenses, $1,665.54; bad debts, $4,257.41; surveys, $706.41; medical examiners' fees, $717.25; postage, telegrams, telephones and express, $1,521.98; printing and stationery, $3,862.22; rents, $1,799.91; legal fees, $352.55 | | 16,792 26 |
| Total expenditure | $ | 600,224 51 |

SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets at December 31, 1915 | $ | 1,175,016 43 |
| Amount of cash income as above | | 273,936 16 |
| Total | $ | 1,448 952 59 |
| Amount of cash expenditure as above | | 600,224 51 |
| Balance, net ledger assets, at December 31, 1916, $849,001.01 (less $272.93 ledger liability) | $ | 848,728 08 |

## THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Accident. | | | Automobile. | | Employers' Liability | |
| | No. | Amount. | Premiums. | No. | Premiums. | No. | Premiums. |
| | | $ | $ cts. | | $ cts. | | $ cts. |
| Gross in force at end of 1915. | 5,052 | 12,049,750 | 67,941 84 | 304 | 19,680 78 | 388 | 22,899 21 |
| Taken in 1916—New | 1,825 | 4,875,500 | 26,747 77 | 683 | 33,132 64 | 285 | 17,914 29 |
| Renewed | 4,360 | 10,831,200 | 61,563 00 | 125 | 7,184 00 | 254 | 9,256 94 |
| Totals | 11,237 | 27,756,450 | 156,252 61 | 1,112 | 59,997 42 | 927 | 50,070 44 |
| Less ceased | 6,289 | 14,689,350 | 83,290 64 | 593 | 31,608 25 | 486 | 26,543 48 |
| Gross in force at end of 1916. | 4,948 | 13,067,100 | 72,961 97 | 519 | 28,389 17 | 441 | 23,526 96 |
| Less reinsured | | 39,000 | 4,260 22 | | 137 50 | | 2,467 58 |
| Net in force at end of 1916. | 4,948 | 13,028,100 | 68,701 75 | 519 | 28,251 67 | 441 | 21,059 38 |

| Risks and Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Guarantee. | | | Plate Glass. | | Sickness. | |
| | No. | Amount. | Premiums. | No. | Premiums. | No. | Premiums. |
| | | $ | $ cts. | | $ cts. | | $ cts. |
| Gross in force at end of 1915. | 899 | 4,578,572 | 18,127 26 | 1,294 | 19,044 33 | 3,943 | 38,025 22 |
| Taken in 1916—New | 468 | 2,248,172 | 10,331 98 | 684 | 6,967 37 | 1,525 | 19,046 12 |
| Renewed | 824 | 3,538,717 | 13,711 34 | 764 | 9,111 42 | 3,303 | 34,084 47 |
| Totals | 2,191 | 10,365,461 | 42,170 58 | 2,742 | 35,123 12 | 8,771 | 91,155 81 |
| Less ceased | 1,107 | 5,639,319 | 22,014 05 | 1,274 | 15,413 10 | 4,907 | 47,476 55 |
| Gross in force at end of 1916. | 1,084 | 4,726,142 | 20,156 53 | 1,468 | 19,710 02 | 3,864 | 43,679 26 |
| Less reinsured | ..... | 333,592 | 2,186 33 | ..... | 146 79 | | 1,356 73 |
| Net in force at end of 1916. | 1,084 | 4,392,550 | 17,970 20 | 1,468 | 19,563 23 | 3,864 | 42,322 53 |

Summary of net in force at end of 1916: No. 12,324. Premiums, $197,868.76.

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Concluded.*

SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *On deposit with Receiver General—* | | | |
| *Governments—* | | | |
| British Government local loans, 1912 or later, 3 p.c. | $ 48,666 67 | $ 47,000 00 | $ 29,200 00 |
| Cape of Good Hope, 1917 or 1923, 4 p.c. | 34,066 67 | 33,000 00 | 31,000 67 |
| *Cities—* | | | |
| Hull (g'teed by Prov. Quebec) 1937, 4 p.c. | 16,500 00 | 16,005 00 | 13,695 00 |
| Victoria, 1922, 4 p.c. | 486 67 | 447 80 | 452 60 |
| Total on deposit with Receiver General | $ 99,720 01 | $ 96,452 80 | $ 74,348 27 |
| *On deposit in the United States—* | | | |
| *Governments—* | | | |
| Dom. of Canada, 1919, 3½ p.c. | $ 31,590 00 | $ 31,590 00 | $ 30,958 20 |
| Prov. of Manitoba, 1929, 5 p.c. | 7,290 00 | 7,834 32 | 7,217 10 |
| *Cities—* | | | |
| Buffalo, N.Y., 1931, 4 p.c. | 75,000 00 | 75,937 50 | 77,250 00 |
| Buffalo, N.Y., 1960, 4 p.c. | 25,000 00 | 25,500 00 | 26,250 00 |
| Mount Vernon, N.Y., 1932, 4½ p.c. | 50,000 00 | 51,671 45 | 54,000 00 |
| Mount Vernon, N.Y., School, 1961, 4½ p.c. | 5,000 00 | 5,480 29 | 5,750 00 |
| New York, 1957, 4½ p.c. | 60,000 00 | 63,900 00 | 66,000 00 |
| Oswego, N.Y., 1928, 4½ p.c. | 20,000 00 | 20,662 48 | 21,200 00 |
| Oswego, N.Y., 1929, 4½ p.c. | 5,000 00 | 5,173 42 | 5,350 00 |
| Schenectady, N.Y., 1917, 4 p.c. | 6,000 00 | 5,965 20 | 6,000 00 |
| Schenectady, N.Y., 1918, 4 p.c. | 9,000 00 | 8,941 50 | 9,000 00 |
| Syracuse, N.Y., 1918, 4 p.c. | 10,000 00 | 10,062 50 | 10,000 00 |
| Syracuse, N.Y., 1924, 4 p.c. | 10,000 00 | 10,102 50 | 10,200 00 |
| Syracuse, N.Y., 1917, 4½ p.c. | 10,000 00 | 10,132 76 | 10,000 00 |
| Syracuse, N.Y., 1918-1921, 4½ p.c. | 44,000 00 | 44,834 16 | 44,880 00 |
| Syracuse, N.Y., 1922, 4½ p.c. | 1,000 00 | 1,024 19 | 1,130 00 |
| Syracuse, N.Y., 1923, 4½ p.c. | 1,000 00 | 1,026 11 | 1,040 00 |
| Syracuse, N.Y., 1924-1927, 4½ p.c. | 44,000 00 | 45,343 73 | 46,420 00 |
| *Counties—* | | | |
| Schenectady, N.Y., 1954, 4½ p.c. | 2,000 00 | 2,097 16 | 2,280 00 |
| Schenectady, N.Y., 1955, 4½ p.c. | 12,000 00 | 12,583 04 | 13,920 00 |
| Schenectady, N.Y., 1956-1958, 4½ p.c. | 36,000 00 | 37,792 74 | 41,160 00 |
| *Railway—* | | | |
| Grand Trunk Pacific, 1st mtge. (g'teed, by Dom. of Can.) 1962, 3 p.c. | 53,460 00 | 42,500 70 | 33,679 80 |
| Total deposited in United States | $ 517,340 00 | $ 520,160 75 | $ 523,685 10 |
| Total par, book and market values | $ 617,060 00 | $ 616,613 55 | $ 598,033 37 |

# LOYAL PROTECTIVE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—S. A. ALLEN.

Secretary—F. R. PARKS.

Principal Office—Boston, Mass.

Chief Agent in Canada—WILLIAM ATKINS.

Head Office in Canada—Toronto.

(Incorporated 1909. Dominion license issued February 13, 1913.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 100,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Governments—* | | |
| Prov. of Alberta, 1924, 4½ p.c. | $ 10,000 00 | $ 9,500 00 |
| Prov. of Ontario, 1941, 4 p.c. | 13,000 00 | 11,310 00 |
| Massachusetts State, 1941, 3 p.c. | 5,000 00 | 4,400 00 |
| Massachusetts State, 1923, 3½ p.c. | 1,000 00 | 990 00 |
| Massachusetts State, 1924, 3½ p.c. | 5,000 00 | 5,000 00 |
| Massachusetts State, 1929, 3½ pc. | 3,000 00 | 3,000 00 |
| Total on deposit with Receiver General | $ 37,000 00 | $ 34,200 00 |

| | |
|---|---|
| Carried out at market value | $ 34,200 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Cash at head office | 100 00 |
| Cash in Standard Bank, Toronto | 13,319 03 |
| Interest accrued | 425 00 |
| Office furniture and plans | 1,000 00 |
| Total assets in Canada | $ 49,044 03 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of accident and sickness claims, unadjusted | $ 14,988 58 |
| Reserve of unearned premiums, $17,763; carried out at 80 per cent | 14,210 40 |
| Due and accrued for salaries, rent, advertising, agency and other expenses | 816 55 |
| Taxes due and accrued | 1,000 00 |
| Premiums paid in advance | 1,881 00 |
| Estimated cost of adjusting claims | 23 02 |
| Total liabilities in Canada | $ 32,919 55 |

## INCOME IN CANADA.

*Accident and Sickness Risks.*

| | | |
|---|---|---|
| Gross cash received for premiums | $ 93,363 00 | |
| Deduct return premiums | 590 93 | |
| Net cash received for said premiums | | $ 92,772 07 |
| Received for interest | | 2,206 69 |
| Received from policy fees | | 10,740 00 |
| Received from agents' balances previously charged off | | 3 00 |
| Total income in Canada | | $ 105,721 76 |

## Loyal Protective—*Continued.*

### EXPENDITURE IN CANADA.

*Accident and Sickness Risks.*

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 15,798 18 | |
| Net amount paid for claims occurring during the year | 44,131 81 | |
| Total net amount paid for accident and sickness claims | | $ 59,929 99 |
| Paid for commission or brokerage | | 16,435 91 |
| Salaries of head office officials, $3,269.16; do; of agents, $5,234.07; travelling expenses; officials, $248; agents, $1,049.63 | | 9,800 86 |
| Taxes | | 3,219 62 |
| Miscellaneous expenditure, viz.: Advertising, $629.95, postage, telegrams, telephone and express, $1,311.14; printing and stationery, $1,186.25; rent, $860; office supplies, etc., $237.21; exchange, $85.05; medical examiners' fees, $8; furniture and fixtures, $50.55; insurance journals, etc., $53; investigating claims, $122.43; legal expenses, $101; administration expenses, $14,263.28 | | 18,907 86 |
| Total expenditure in Canada | | $ 108,294 24 |

### RISKS AND PREMIUMS IN CANADA.

*Accident and Sickness Risks.*

| | No. | Premiums. |
|---|---|---|
| Gross policies in force at end of 1915 | 5,615 | $ 24,373 00 |
| Taken during 1916, new and renewed | 2,148 | 93,363 00 |
| Total | 7,763 | $ 117,736 00 |
| Deduct terminated | 1,928 | 91,091 50 |
| Gross and net in force at December 31, 1916 | 5,835 | $ 26,644 50 |

## General Business Statement for the Year ending December 31, 1916.

### LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds and stocks owned | $ 400,147 89 |
| Cash on hand, in banks and in trust companies | 111,930 50 |
| Total ledger assets | $ 512,078 39 |
| Interest accrued | 5,456 65 |
| Gross assets | $ 517,535 04 |
| Deduct assets not admitted | 7,707 89 |
| Total admitted assets | $ 509,827 15 |

### LIABILITIES.

| | |
|---|---|
| Total amount of unpaid claims | $ 114,500 00 |
| Expenses of investigation and adjustment of unpaid claims (estimated) | 131 13 |
| Total unearned premiums | 113,400 67 |
| Commission, brokerage, and other charges due or to become due | 4,850 86 |
| Salaries, rent, etc., due or accrued | 400 00 |
| Federal, state and other taxes due or accrued (estimated) | 9,500 00 |
| Total liabilities | $ 242,782 66 |
| Capital stock paid up in cash | 100,000 00 |
| Surplus over all liabilities and capital stock | 167,044 49 |
| Total liabilities | $ 509,827 15 |

### INCOME.

| | |
|---|---|
| Total net cash received for premiums | $ 580,996 79 |
| Inspections | 55,820 00 |
| Interest and dividends | 19,124 32 |
| Rents | 146 68 |
| Agents' balances previously charged off | 1,689 10 |
| Gross profits on sale or maturity of stocks | 2,481 24 |
| All other income | 75 00 |
| Total income | $ 660,333 13 |

## Loyal Protective—*Concluded.*

### DISBURSEMENTS.

| | | |
|---|---|---|
| Net amount paid for claims | $ | 364,946 61 |
| Investigation and adjustment of claims | | 1,218 00 |
| Policy fees retained by agents | | 54,923 25 |
| Commission or brokerage | | 46,107 36 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | | 83,580 97 |
| Salaries, travelling and all other expenses of agents not paid by commissions | | 28,724 54 |
| Medical examiners' fees and salaries | | 383 00 |
| Inspection (other than medical claim) | | 135 51 |
| Rents | | 8,803 04 |
| State taxes on premiums, Insurance Department licenses and fees | | 13,618 91 |
| All other fees and taxes | | 2,120 05 |
| Paid stockholders for interest or dividends | | 10,000 00 |
| Agents' balances charged off | | 8,653 61 |
| Borrowed money repaid | | 1,745 04 |
| Gross decrease, by adjustment, in book value of stocks | | 56 26 |
| All other disbursements | | 29,888 64 |
| Total disbursements | $ | 654,964 79 |

### EXHIBIT OF PREMIUMS.

*Accident and Sickness.*

| | | |
|---|---|---|
| Premiums on policies written or renewed during the year | $ | 583,361 97 |
| Premiums on policies expired and terminated | | 573,648 97 |
| Premiums on policies in force at end of year | | 158,765 50 |

# MARYLAND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—JOHN T. STONE.

Secretary—JOHN A. HARTMAN.

Principal Office—Baltimore, Md., U.S.A.

Chief Agent in Canada—F . J. LIGHTBOURN.
Head Office in Canada—Toronto.

(Incorporated March 1898. Commenced business in Canada May 12, 1903).

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 1,500 000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | | |
|---|---|---|
| Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*) | | $ 260,170 91 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in head office | | 200 00 |
| Cash in banks and loan company viz:— | | |
| Central Canada Loan and Savings Co., Toronto | $ 8,839 33 | |
| Royal Bank of Canada, Montreal | 119 14 | |
| Royal Bank of Canada, Toronto | 13,236 57 | |
| Total cash in banks and loan company | | 22,195 04 |
| Interest accrued | | 1,262 48 |
| Deposited with Workmen's Compensation Board, Province of Manitoba | | 5,000 00 |
| Agents' balances and premiums uncollected, viz:— | | |
| Accident ($205.44 on business written prior to Oct. 1, 1916) | $ 7,337 34 | |
| Automobile | 681 92 | |
| Burglary ($12 on business written prior to Oct. 1, 1916) | 1,310 77 | |
| Employers' Liability ($153.73 on business written prior to Oct. 1, 1916) | 4,515 92 | |
| Guarantee ($338.31 on business written prior to Oct. 1, 1916) | 18,229 09 | |
| Plate Glass ($458.73 on business written prior to Oct. 1, 1916) | 983 85 | |
| Sickness ($161.42 on business written prior to Oct. 1, 1916) | 5,745 40 | |
| Steam Boiler | 2,653 41 | |
| Sprinkler Leakage | 3,420 64 | |
| Net outstanding premiums $44,878.34 (less $13,396.08 commission) | | 31,482 26 |
| Total assets in Canada | | $ 320,310 69 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Unsettled claims:— | | |
| Accident, unadjusted | $ 12,574 80 | |
| Automobile, unadjusted | 165 00 | |
| Burglary, unadjusted | 100 78 | |
| Employers' Liability, unadjusted | 11,713 54 | |
| Guarantee, unadjusted | 10,982 63 | |
| Plate Glass, unadjusted | 464 33 | |
| Sickness, unadjusted | 4,184 30 | |
| Sprinkler Leakage, unadjusted | 2,195 00 | |
| Total net amount of unsettled claims | | $ 42,380 47 |

## MARYLAND CASUALTY—*Continued.*

### LIABILITIES IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Reserve of unearned premiums, viz:— | | |
| Accident | $ 23,758 99 | |
| Automobile | 5,340 14 | |
| Burglary | 8,544 54 | |
| Employers' Liability ($5,250 accrued in previous years) | 13,861 18 | |
| Guarantee ($8,500.88 accrued in previous years) | 25,521 51 | |
| Plate Glass ($63 accrued in previous years) | 5,174 58 | |
| Sickness | 18,667 77 | |
| Steam Boiler | 22,405 71 | |
| Sprinkler Leakage ($195 accrued in previous years) | 17,924 98 | |
| Total reserve, $141,199.20; carried out at 80 per cent | | $ 112,959 36 |
| Taxes due and accrued | | 4,000 00 |
| **Total liabilities in Canada** | | $ 159,339 83 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Accident. | Automobile. | Burglary. | Employers' Liability. | Guarantee. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Gross cash received | 55,692 54 | 12,375 44 | 15,414 91 | 53,083 06 | 52,225 45 | |
| Less return premiums | 10,035 17 | 2,087 07 | 1,210 25 | 10,161 14 | 2,125 32 | |
| Net cash received | 45,657 37 | 10,288 37 | 14,204 66 | 42,921 92 | 50,100 13 | |

| Premiums. | Class of Business. | | | |
|---|---|---|---|---|
| | Plate Glass. | Sickness. | Steam Boiler. | Sprinkler Leakage. |
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 9,072 46 | 42,896 51 | 21,847 78 | 16,381 91 |
| Less return premiums | 814 40 | 7,884 77 | 4,664 18 | 2,135 21 |
| Net cash received | 8,258 06 | 35,011 74 | 17,183 60 | 14,246 70 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | | $ 237,872 55 |
| Cash received for interest on investments | | 12,801 48 |
| Inspection service | | 8 00 |
| **Total income in Canada** | | $ 250,682 03 |

## MARYLAND CASUALTY—*Continued.*

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. Accident. | Automobile | Burglary. | Employers' Liability. | Guarantee. |
|---|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 9,119 56 | 2,303 22 | 358 35 | 13,518 71 | |
| Paid for claims occurring during the year | 19,948 53 | 1,933 86 | 320 45 | 17,549 21 | 2,329 95 |
| Less savings and salvage | | | | | 1,067 95 |
| Total net payment for claims | 29,068 09 | 4,237 08 | 678 80 | 31,067 92 | 1,262 00 |

| | Class of Business. Plate Glass. | Sickness. | Sprinkler Leakage. | Steam Boiler. |
|---|---|---|---|---|
| | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 605 38 | 4,319 33 | 697 35 | |
| Paid for claims occurring during the year | 2,394 56 | 14,261 36 | 6,122 08 | 19 28 |
| Total net payment for claims | 2,999 94 | 18,580 69 | 6,821 43 | 19 28 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 94,736 23 |
| Commission and brokerage | 76,951 35 |
| Taxes | 13,800 69 |
| Salaries, fees and travelling expenses:—Salaries:—Head Office, $3,422; travelling expenses, $862.18 | 4,284 18 |
| Miscellaneous expenditure, viz.:—Advertising, $29.85; fire discontinued agents, $1,543.30; inspections and surveys, $6,943.95; legal expenses, $26.00; branch claim divisions, $8,765.41; postage, telegrams, telephones and express, $1,055.44; printing and stationery, $2,337.93; rents, $390; underwriters' boards, associations, etc., $479.81; Insurance Dept., $142.48; totals, $21,714.17 less sale of furniture, $4.50 | 21,709 67 |
| Total in Canada | $ 211,482 17 |

## Maryland Casualty—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Accident. | | | Automobile. | | | Burglary. | | |
| | No. | Amount. | Premiums | No. | Amount. | Premiums | No. | Amount. | Premiums |
| | | $ | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 2,043 | 9,306,567 | 37,545 78 | 198 | 1,980,000 | 9,157 83 | 716 | 2,663,314 | 13,892 68 |
| Taken in 1916, new and renewed | 3,850 | 15,088,180 | 57,553 14 | 260 | 2,600,000 | 12,767 34 | 680 | 2,825,300 | 15,374 65 |
| Totals | 5,893 | 24,394,747 | 95,098 92 | 458 | 4,580,000 | 21,925 17 | 1,396 | 5,488,614 | 29,267 53 |
| Less ceased | 2,856 | 12,591,267 | 47,580 95 | 228 | 2,280,000 | 11,244 90 | 639 | 2,440,396 | 13,487 85 |
| Gross and net in force at end of 1916 | 3,037 | 11,803,480 | 47,517 97 | 230 | 2,300,000 | 10,680 27 | 757 | 3,048,218 | 15,779 48 |

| Risks and Premiums. | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Employers' Liability. | | | Guarantee. | | | Plate Glass. | |
| | No. | Amount. | Premiums | No. | Amount. | Premiums | No. | Premiums |
| | | $ | $ cts. | | $ | $ cts. | | $ cts. |
| Gross in force at end of 1915 | 387 | 1,900,500 | 26,878 71 | 482 | 3,161,993 | 45,136 14 | 425 | 10,270 54 |
| Taken in 1916, new and renewed | 436 | 4,360,000 | 49,064 53 | 438 | 2,362,907 | 55,971 19 | 351 | 8,120 53 |
| Totals | 823 | 6,260,500 | 75,943 24 | 920 | 5,524,900 | 101,107 33 | 776 | 18,391 07 |
| Less ceased | 453 | 4,530,000 | 48,156 90 | 507 | 3,132,876 | 51,066 27 | 316 | 8,597 92 |
| Gross and net in force at end of 1916 | 370 | 1,730,500 | 27,786 34 | 413 | 2,392,024 | 50,041 06 | 460 | 9,793 15 |

| Risks and Premiums. | Class of Business | | | | | | |
|---|---|---|---|---|---|---|---|
| | Sickness. | Sprinkler Leakage. | | | Steam Boiler. | | |
| | Premiums | No. | Amount. | Premiums | No. | Amount. | Premiums |
| | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 21,610 74 | 320 | 3,363,478 | 30,969 26 | 233 | 3,914,900 | 27,453 00 |
| Taken in 1916, new and renewed | 45,220 31 | 305 | 2,252,450 | 18,443 29 | 149 | 1,790,833 | 22,917 69 |
| Totals | 66,831 05 | 625 | 5,615,928 | 49,412 55 | 382 | 5,705,733 | 50,370 69 |
| Less ceased | 29,495 51 | 244 | 1,973,095 | 15,349 52 | 129 | 584,000 | 8,657 26 |
| Gross and net in force at end of 1916 | 37,335 54 | 381 | 3,642,833 | 34,063 03 | 253 | 5,121,733 | 41,713 43 |

## Maryland Casualty—*Continued.*

### Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| *Cities—* | | |
| Brandon, 1934, 4½ p.c. | $ 10,000 00 | $ 8,900 00 |
| Charlottetown, 1927, 4 p.c. | 10,000 00 | 9,000 00 |
| Edmonton, 1919, 4½ p.c. | 28,000 00 | 27,160 00 |
| Edmonton, 1933, 4½ p.c. | 18,493 33 | 15,904 26 |
| Edmonton, 1944, 4½ p.c. | 7,000 00 | 5,740 00 |
| London, 1919–1920, 4½ p.c. | 10,000 00 | 9,850 00 |
| Peterborough, 1937, 4½ p.c. | 17,000 00 | 16,320 00 |
| Quebec, 1922, 4½ p.c. | 20,000 00 | 19,400 00 |
| St. Boniface, 1928, 5 p.c. | 10,000 00 | 9,500 00 |
| St. Catharines, 1922, 4½ p.c. | 5,000 00 | 4,850 00 |
| Toronto, 1929, 3½ p.c. | 38,933 33 | 33,871 99 |
| Vancouver, 1946, 4 p.c. | 10,000 00 | 7,700 00 |
| Victoria, 1921, 4 p.c. | 25,306 67 | 23,788 27 |
| Victoria, 1937, 4 p.c. | 9,733 33 | 7,981 33 |
| *Town—* | | |
| Amherst, 1938, 4½ p.c. | 15,000 00 | 13,500 00 |
| *Railways—* | | |
| C.N.R., Ontario Div., 1st Mtge. (g'teed. by Province of Manitoba), 1930, 4 pc. | 44,773 33 | 38,505 06 |
| C.N.R. Winnipeg Term., (g'teed. by Province of Manitoba), 1939, 4 p.c. | 10,000 00 | 8,200 00 |
| Total on deposit with Receiver General | $ 289,239 99 | $ 260,170 91 |

## General Business Statement for the Year ending December 31, 1916.

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 9,074,824 09 |
| Interest and dividends | 261,954 07 |
| Rents | 110,203 28 |
| Gross profit on sale or maturity of bonds | 1,340 43 |
| Gross increase, by adjustment, in book value of bonds and stocks | 111,245 42 |
| Total income | $ 9,559,547 29 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid policyholders for claims | $ 3,464,204 05 |
| Investigation and adjustment of claims | 605,824 93 |
| Cash paid stockholders for interest and dividends | 275,000 00 |
| Commission or brokerage to agents (less received on return premiums and reinsurance) | 1,963,495 59 |
| Salaries, travelling and all other expenses of agents not paid by commission | 189,934 03 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 355,005 36 |
| Salaries and expenses of pay-roll auditors | 50,969 92 |
| Inspections (other than medical and claim) | 288,464 59 |
| Rents | 56,189 92 |
| State taxes on premiums, Insurance Department licenses and fees (including municipal licenses) | 150,241 31 |
| Taxes on real estate | 22,205 23 |
| All other licenses, fees and taxes | 57,262 71 |
| Agents' balances previously charged off | 37,652 69 |
| Gross decrease, by adjustment, in book value of ledger assets | 48,651 35 |
| All other disbursements | 223,067 86 |
| Total disbursements | $ 7,788,169 54 |

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 1,464,696 15 |
| Mortgage loans on real estate, first liens | 54,401 33 |
| Book value of bonds and stocks | 6,842,529 41 |
| Cash on hand, in trust companies and in banks | 421,268 87 |
| Agents' balances and bills receivable | 53,587 35 |
| Reinsured losses due from other companies | 3,284 83 |
| Premiums in course of collection | 1,684,603 74 |
| Total ledger assets | $10,524,371 68 |

## MARYLAND CASUALTY—*Concluded.*

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued | $ 51,469 45 |
| Other non-ledger assets | 52,737 30 |
| Total | $10,628,578 43 |
| Deduct assets not admitted | 329,970 10 |
| Total admitted assets | $10,298,608 33 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims and expenses of settlement | $ 2,627,170 15 |
| Expensea of investigation and adjustment of unpaid claims (estimated) | 31,798 67 |
| Total unearned premiums | 4,058,318 81 |
| Commissions, brokerage and other charges due or to become due to agents or brokers | 318,397 30 |
| Federal, state and other taxes due or accrued (estimated) | 164,280 45 |
| Salaries, rents, expenses, etc., due or accrued | 12,189 43 |
| Reinsurance due | 25,453 50 |
| Total liabilities, except capital | $ 7,237,608 31 |
| Capital stock paid up in cash | 1,500,000 00 |
| Surplus over capital and other liabilities | 1,561,000 02 |
| Total liabilities | $10,298,608 33 |

### EXHIBIT OF PREMIUMS.

| —— | Premiums written or renewed during the year. | Premiums terminated during the year. | Net Premiums in force at Dec. 31, 1916. |
|---|---|---|---|
| | $ cts. | $ cts. | $ cts. |
| Accident | 880,695 78 | 785,786 18 | 623,999 66 |
| Health | 449,327 65 | 332,280 91 | 321,034 22 |
| Liability | 3,159,983 15 | 2,863,033 94 | 1,934,165 38 |
| Plate Glass | 332,222 62 | 319,344 02 | 285,325 91 |
| Steam Boiler | 488,787 03 | 386,353 40 | 849,712 76 |
| Burglary and theft | 444,064 02 | 408,562 04 | 504,926 26 |
| Sprinkler | 205,719 74 | 184,578 54 | 290,656 27 |
| Fly-Wheel | 69,422 88 | 39,516 55 | 82,547 13 |
| Auto and Teams (Property Damage) | 399,770 85 | 282,428 35 | 301,848 82 |
| Workmen's Collective | 32,563 07 | 26,804 10 | 13,826 36 |
| Fidelity | 292,798 81 | 236,528 19 | 205,133 51 |
| Surety | 1,165,376 19 | 1,006,491 33 | 950,381 43 |
| Physicians' Defence | 35,858 62 | 38,692 34 | 31,639 96 |
| Workmens' Compensation | 3,727,485 85 | 3,007,142 02 | 1,549,593 56 |

# MERCHANTS CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—M. J. McMICHAEL.

Vice-President and General Manager—L. M. FINGARD.

Secretary-Treasurer—H. J. KING.

Head Office—Winnipeg, Man.

(Incorporated as "Merchants Casualty Company" under authority of chap. 117 of Statutes of Manitoba, 1913. Dominion license issued March 2, 1914.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized | $ 500,000 00 |
| Amount subscribed | 435,000 00 |
| Amount paid thereon in cash | 56,890 00 |

(*For List of Shareholders, see Appendix.*)

## ASSETS.

| | | | | |
|---|---|---|---|---|
| Mortgage loans on real estate, first liens | | | | $ 29,750 00 |
| Bonds and debentures, owned viz:— | | | | |
| *Governments*— | Par value. | Book value. | Market value. | |
| Dominion of Canada War Loan, 1931, 5 p.c. | $ 30,000 00 | $ 29,166 30 | $ 29,700 00 | |
| *Province of Alberta, 1923, 4½ p.c. | 30,000 00 | 28,599 00 | 28,800 00 | |
| Province of Manitoba, 1926, 5 p.c. | 5,000 00 | 4,875 00 | 4,950 00 | |
| *Province of Saskatchewan, 1925, 5 p.c. | 10,000 00 | 9,400 00 | 9,900 00 | |
| *Cities*— | | | | |
| *Regina, 1918, 6 p.c. | 5,000 00 | 5,025 00 | 5,050 00 | |
| *St. Boniface, 1942, 5 p.c. | 10,000 00 | 9,290 00 | 9,200 00 | |
| *Towns*— | | | | |
| *Macleod, 1933, 6 p.c. | 5,000 00 | 4,925 00 | 4,900 00 | |
| *Humboldt, 1937 to 1943, 6 p.c. | 16,222 16 | 15,200 65 | 15,573 24 | |
| Galt, 1943, 5 p.c. | 1,000 00 | 981 70 | 980 00 | |
| Welland, 1933, 5 p.c. | 6,000 00 | 5,665 80 | 5,820 00 | |
| Total on deposit with Receiver General | $ 118,222 16 | $ 113,128 45 | $ 114,873 24 | |
| Carried out at book value | | | | 113 128 45 |
| Cash at head office and eastern office, Toronto, Ont. | | | | 21,472 91 |
| Cash in Standard Bank, Winnipeg | | | | 25,558 44 |
| Agents' ledger balances | | | | 2,927 03 |
| Total ledger assets | | | | $ 192,836 83 |
| Market value of bonds and debentures over book value | | | | 1,744 79 |

## OTHER ASSETS.

| | |
|---|---|
| Interest accrued | 2,124 32 |
| Furniture and fixtures (less depreciation) | 12,272 37 |
| Total assets | $ 208,978 31 |

*On deposit with Receiver General.

## MERCHANTS CASUALTY—*Concluded.*

### LIABILITIES.

| | | |
|---|---|---|
| Net amount of accident and sickness claims, unadjusted | | $ 20,000 00 |
| Reserve of unearned premiums, $62,116.44; carried out at 80 per cent | | 49,693 15 |
| Salaries, rent, advertising, agency and other expenses due and accrued | | 2,799 73 |
| Taxes due and accrued | | 6,944 62 |
| Total liabilities | | $ 79,437 50 |
| Surplus of assets over liabilities | | $ 129,540 81 |
| Capital stock paid in cash | | 56,890 00 |
| Surplus over liabilities and paid up capital | | $ 72,650 81 |

### INCOME.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 256,849 50 | |
| Deduct return premiums | 1,450 27 | |
| Net cash received for premiums | | $ 255,399 23 |
| Interest and dividends | | 6,800 84 |
| Membership fees | | 207,510 80 |
| Other income | | 335 38 |
| Total | | $ 470,046 25 |
| Received for increased capital | | 1,000 00 |
| Total income | | $ 471,046 25 |

### EXPENDITURE.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 12,915 97 | |
| Net amount paid for claims occurring during the year | 91,032 30 | |
| Total net amount paid for accident and sickness claims | | $ 103,948 27 |
| Amount of dividends paid during the year at 10 per cent | | 9,408 78 |
| Commission or brokerage (including $154,145 policy fees retained by agents) | | 199,192 77 |
| Paid for: salaries of officials, $45,880.20; salaries of agents, $4,141.37; directors' fees, $450; auditors' fees, $105.70; travelling expenses, $3,628.57 | | 54,205 84 |
| Taxes | | 5,797 51 |
| Miscellaneous expenditure, viz.: Advertising, $2,852.01; furniture and fixtures, $5,287.36; legal expenses, $124.05; postage, telegrams, telephone and express, $3,583.03; printing and stationery, $6,117.42; rent, $9,046.48; accounts written off, $1,894.75; general expense, $4,751.90; interest paid, $354.30 | | 39,011 30 |
| Total expenditure | | $ 411,564 47 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1915 | $ 133,355 05 |
| Amount of cash income | 471,046 25 |
| Total | $ 604,401 30 |
| Amount of cash expenditure | 411,564 47 |
| Balance net ledger assets at December 31, 1916 | $ 192,836 83 |

### RISKS AND PREMIUMS.

| *Accident and Sickness Risks.* | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross policies in force at date of last statement | 18,573 | $ 6,797,718 | $ 20,244 57 |
| Taken during the year | 30,829 | 11,283,414 | 33,603 61 |
| Total | 49,402 | $ 18,081,132 | $ 53,848 18 |
| Deduct terminated | 20,890 | 7,645,740 | 22,770 10 |
| Gross and net in force at December 31, 1916 | 28,512 | $ 10,435,392 | $ 31,078 08 |

# THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—L. N. DUPUIS.

Vice-Presidents—C. ROBILLARD, M.P.P., W. E. HAYES, and G. E. LARIN, M.D.

Managing Director—J. G. DUBEAU.

Secretary—J. C. H. DUSSAULT.

Head Office—Montreal.

(Incorporated as "The National Weekly Indemnity Company" under the authority of chap. 124 of the Statutes of Quebec of 1909. Incorporated as "The Merchants' and Employers' Guarantee and Accident Company," April 4, 1911, by an Act of the Parliament of Canada 1-2 George V, chap. 118. Dominion license issued March 18, 1913.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $ 1,000,000 00 |
| Amount subscribed | 494,900 00 |
| Amount paid in cash | 98,280 00 |
| Amount of premium on capital stock paid in by stockholders | 45,739 00 |

*(For List of Shareholders, see Appendix.)*

## ASSETS.

| | |
|---|---|
| Value of real estate (less encumbrances) | $ 30,950 25 |
| Amount secured by way of loans on real estate, by bond or mortgage, first liens | 27,266 50 |

Bonds and debentures owned by the Company, viz.:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *City of Kamloops, B.C., 1938, 6 p.c. | $ 10,000 00 | $ 9,800 00 | $ 9,900 00 |
| *Towns*— | | | |
| *Pointe aux Trembles, 1953, 6 p.c. | 8,000 00 | 8,311 20 | 7,920 00 |
| " " 1953, 6 p.c. | 2,000 00 | 2,077 80 | 1,980 00 |
| Sault au Recollet, 1954, 6 p.c. | 10,000 00 | 10,000 00 | 11,100 00 |
| Shawinigan Falls, 1945, 5½ p.c. | 15,000 00 | 14,362 50 | 14,850 00 |
| *Village*— | | | |
| *Ormstown, 1952, 5 p.c. | 25,000 00 | 23,960 00 | 21,750 00 |
| *Municipality*— | | | |
| *Cartierville, 1942, 5 p.c. | 3,000 00 | 3,000 00 | 2,880 00 |
| Total par, book and market values... | $ 73,000 00 | $ 71,511 50 | $ 70,380 00 |

| | |
|---|---|
| Carried out at book value | 71,511 50 |
| Cash at head office | 100 00 |
| Cash in Bank of Hochelaga, Montreal | 15,470 21 |
| Total ledger assets | $ 145,298 46 |
| Deduct market value of bonds and debentures under book value | 1,131 50 |
| | $ 144,166 96 |

*On deposit with Receiver General.

## The Merchants' and Employers'—*Continued.*

### OTHER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | $ 1,225 76 |
| Gross premiums due and uncollected— | | |
| Accident ($136.50 on business prior to Oct. 1, 1916) | $ 198 50 | |
| Automobile ($502.60 on business prior to Oct. 1, 1916) | 885 90 | |
| Employers' Liability ($7,206 on business prior to Oct. 1, 1916) | 17,668 56 | |
| Perfect Protection (Health and Accident) ($24.25 on business prior to Oct. 1, 1916) | 144 45 | |
| Plate Glass ($1,182.08 on business prior to Oct. 1, 1916) | 3,461 53 | |
| Sickness ($31.50 on business prior to Oct. 1, 1916) | 38 50 | |
| Total | $ 22,397 44 | |
| Less commission $5,017.12; less advances, $1,850.94 | 3,166 18 | |
| Net premiums due and uncollected | | 19,231 26 |
| Office fixtures | | 2,433 34 |
| Other assets | | 889 74 |
| Total assets | | $ 167,947 06 |

### LIABILITIES.

| | | |
|---|---|---|
| Unsettled claims— | | |
| Automobile, unadjusted | $ 646 40 | |
| Automobile, resisted, in suit | 725 00 | |
| Total net amount of automobile claims unsettled ($50 accrued in previous years) | $ 1,371 40 | |
| Employers' Liability, unadjusted | $ 4,265 42 | |
| Employers' Liability, resisted, in suit | 2,187 00 | |
| Total net amount of Employers' Liability claims unsettled ($1,499.72 accrued in previous years) | $ 6,452 42 | |
| P. P. (Health and Accident) unadjusted | $ 1,937 50 | |
| P. P. (Health and Accident) resisted, in suit | 300 00 | |
| Total net amount of P. P. (Health and Accident) claims unsettled | $ 2,237 50 | |
| Plate Glass, unadjusted | 1,062 24 | |
| Total net amount of unsettled claims | | $ 11,123 56 |
| Reserve of unearned premiums— | | |
| Accident | $ 339 03 | |
| Automobile | 4,030 64 | |
| Employers' Liability | 19,884 62 | |
| Plate Glass | 12,747 97 | |
| Sickness | 222 63 | |
| Total, $37,224.89; carried out at 80 per cent ($29,779.91 and $1,286.51 Perfect Protection, Health and Accident premiums paid in advance) | | 31,066 42 |
| Taxes due and accrued | | 1,167 58 |
| Accounts payable, $210.39; interest accrued on mtge., $65 | | 275 39 |
| Total liabilities | | $ 43,632 95 |
| Surplus of assets over liabilities | | $ 124,314 11 |
| Capital stock paid in cash | | 98,280 00 |
| Surplus over liabilities and capital | | $ 26,034 11 |

## THE MERCHANTS' AND EMPLOYERS'—*Continued.*

### INCOME.

| Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Accident. | Automobile. | Employers' Liability. | Perfect Protection (Health and Accident.) | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 1,062 06 | 12,918 83 | 68,660 54 | 24,293 12 | 14,484 31 | 556 50 |
| Less reinsurance | 237 37 | | | | | 57 50 |
| Less return premiums | 266 50 | 3,588 61 | 9,970 43 | 147 30 | 2,304 56 | 234 50 |
| Total deduction | 503 87 | | | | | 292 00 |
| Net cash received | 558 19 | 9,330 22 | 58,690 11 | 24,145 82 | 12,179 75 | 264 50 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 105,168 59 |
| Cash received for interest on investments | 8,716 74 |
| Policy fees | 7,376 50 |
| Premium on capital stock | 3,304 00 |
| Total | $ 124,565 83 |
| Received for calls on capital | 7,060 00 |
| Total income | $ 131,625 83 |

### EXPENDITURE.

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Automobile. | Employers' Liability. | Perfect Protection (Health and Accident.) | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Net amount paid for claims occurring in previous years | 27 06 | 14,665 13 | 387 58 | | |
| Paid for claims occurring during the year | 1,172 10 | 24,126 02 | 8,900 75 | 1,582 70 | 196 45 |
| Less salvages and reinsurance | | | | 24 70 | |
| Total net payment for claims | 1,199 16 | 38,791 15 | 9,288 33 | 1,558 00 | 196 45 |

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 51,033 09 |
| Dividends paid stockholders | 5,473 20 |
| Commission and brokerage (including $7,376.50 entry fees retained by agents) | 30,940 98 |
| Taxes | 2,467 76 |
| Salaries, fees and travelling expenses:—Salaries: head office, $13,450.50; general and special agents, $2,863; fees: directors, $2,295; auditors, $300; travelling expenses, $1,691.50 | 20,600 00 |
| Miscellaneous expenditure, viz.:—Advertising, $946.46; entertainment, $33; furniture and fixtures, $935.11; real estate expenses, $1,212.19; legal expenses, $481.66; medical examiners' fees, $1,316.34; postage, telegrams, telephones and express, $1,172.48; printing and stationery, $2,156.91; rents, $1,700.96; general expenses, $1,536.73; exchange and collection, $41.41; commission on stock, $991.20 | 12,524 45 |
| Total expenditure | $ 123,039 48 |

## The Merchants' and Employers'—*Concluded.*

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Amount of net ledger assets at December 31, 1915 | $ 136,712 11 |
| Amount of cash income | 131,525 83 |
| Total | $ 268,337 94 |
| Total amount of expenditure | 123,039 48 |
| Balance of net ledger assets at December 31, 1916 | $ 145,298 46 |

### SUMMARY OF RISKS AND PREMIUMS.

| Risks and Premiums. | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Accident. | | | Automobile | | | Employers' Liability. | | |
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. | No. | Amount. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 64 | 134,325 | 864 67 | 51 | 510,000 | 3,164 39 | 581 | 5,850,000 | 38,791 33 |
| Taken in 1916— | | | | | | | | | |
| New | 19 | 71,000 | 328 75 | 144 | 1,440,000 | 9,849 33 | 230 | 2,300,000 | 13,958 72 |
| Renewed | 50 | 154,500 | 747 00 | 40 | 400,000 | 2,831 00 | 433 | 4,340,000 | 35,868 50 |
| Totals | 133 | 359,825 | 1,940 42 | 235 | 2,350,000 | 15,844 72 | 1,244 | 12,490,000 | 88,618 55 |
| Less ceased | 68 | 197,025 | 1,027 00 | 107 | 1,070,000 | 7,783 44 | 680 | 6,820,000 | 48,849 31 |
| Gross in force at end of 1916 | 65 | 162,800 | 913 42 | 128 | 1,280,000 | 8,061 28 | 564 | 5,670,000 | 39,769 24 |
| Less reinsured | | 97,500 | 237 37 | | | | | | |
| Net in force at end of 1916 | 65 | 65,300 | 676 05 | 128 | 1,280,000 | 8,061 28 | 564 | 5,670,000 | 39,769 24 |

| Risks and Premiums. | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Plate Glass. | | Sickness. | | P. P. Health and Accident | | | |
| | No. | Premiums. | No. | Premiums. | No. | Amount. | Premiums. |
| | | $ cts. | | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 209 | 4,079 85 | 14 | 144 26 | 1,342 | 596,775 | 1,568 92 |
| Taken in 1916—New | 659 | 15,245 37 | 13 | 314 50 | 2,434 | 918,017 | 2,995 11 |
| " Renewed | 37 | 356 36 | 15 | 238 00 | | | |
| Totals | 905 | 19,681 58 | 42 | 696 76 | 3,776 | 1,514,792 | 4,564 03 |
| Less ceased | 167 | 2,475 71 | 14 | 194 00 | 1,398 | 512,177 | 1,645 30 |
| Gross in force at end of 1916 | 738 | 17,205 87 | 28 | 502 76 | 2,378 | 1,002,615 | 2,918 73 |
| Less reinsured | | | | 57 50 | | | |
| Net in force at end of 1916 | 738 | 17,205 87 | 28 | 445 26 | 2,378 | 1,002,615 | 2,918 73 |

# THE GRAND LODGE OF THE LOYAL ORDER OF MOOSE IN THE DOMINION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Grand Dictator—NORMAN G. HEYD.

Grand Past Dictator—F. BEARD.

Grand Vice-Dictator—W. BULLER.

Grand Secretary—R. H. BRANDON.

Principal Office—Toronto.

(Incorporated April 1, 1912, by an Act of the Parliament of Canada, 2 George V, chap. 124. Dominion license issued November 3, 1913.)

(*For List of Officers, see Appendix.*)

## ASSETS.

| | | | | |
|---|---|---|---|---|
| Amount secured by way of loans on real estate, first liens | | | | $ 1,850 00 |
| Bonds and debentures on deposit with Receiver General, viz.:— | Par value. | Book value. | Market value. | |
| *Cities*— | | | | |
| Medicine Hat, 1942, 5 p.c. | $ 11,000 00 | $ 10,570 48 | $ 9,680 00 | |
| Kamloops, 1937, 5 p.c. | 500 00 | 500 00 | 440 00 | |
| Total on deposit with Receiver General | $ 11,500 00 | $ 11,070 48 | $ 10,120 00 | |
| Carried out at book value | | | | 11,070 48 |
| Cash in Royal Bank, Toronto | | | | 1,205 82 |
| All other ledger assets | | | | 450 00 |
| Total ledger assets | | | | $ 14,576 30 |
| Deduct market value of bonds and debentures under book value | | | | 950 48 |
| | | | | $ 13,625 82 |

## OTHER ASSETS.

| | |
|---|---|
| Premiums outstanding | 189 00 |
| Interest accrued | 162 93 |
| Total assets | $ 13,977 75 |

## LIABILITIES.

| | |
|---|---|
| Advances by Supreme Lodge | $ 12,861 41 |
| Reserve on sickness certificates on (M. U. basis) | 1,543 15 |
| Total liabilities | $ 14,404 56 |

## INCOME.

| | |
|---|---|
| Net cash received for sickness premiums | $ 3,020 75 |
| Received for interest | 163 46 |
| Total income | $ 3,184 21 |

## EXPENDITURE.

| | |
|---|---|
| Total net amount paid for sickness claims | $ 1,403 50 |
| Paid for: salaries of officials, $895; do., of agents, $377.20; actuary's fees, $75 | 1,347 20 |
| Paid for taxes | 150 00 |
| Miscellaneous expenditure, viz.: Postage, telegrams, telephone and express, $118.35; exchange, $25.49 | 143 84 |
| Total expenditure | $ 3,044 54 |

## The Grand Lodge of the Loyal Order of Moose—*Concluded.*

### SYNOPSIS OF LEDGER ACCOUNTS.

| | | |
|---|---|---|
| Amount of net ledger assets December 31, 1915 | $ | 1,575 22 |
| Amount of cash income | | 3,184 21 |
| Total | $ | 4,759 43 |
| Amount of expenditure | | 3,044 54 |
| Balance net ledger assets December 31, 1916 ($14,576.30 less $12,861.41 ledger liability) | $ | 1,714 89 |

### RISKS AND PREMIUMS.

| *Sickness Risks.* | No. |
|---|---|
| Policies in force at date of last statement | 736 |
| Gross and net in force at end of year | 489 |

# THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—SPENCER JOHN PORTAL.

Manager—WILFRID GALE.

Secretary—T. B. MULLINGS.

Principal Office—London, England.

Chief Agent in Canada—J. H. EWART.

Head Office in Canada—Toronto.

(Established by Deed of Settlement in 1854. Registered in 1862 under the Companies' Act, 1862, as an unlimited company; incorporated under the Companies' Acts, 1862 to 1883, as a limited company, June 17, 1885. Dominion license issued April 4, 1907. Name changed from the National Provincial Plate Glass Insurance Company, Limited, to the above name in June, 1912.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, £50,000 | $ 243,333 33 |
| Amount subscribed and paid in cash, £20,525 | 99,888 33 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| Canada stock, 1930/1950, 3½ p.c. | $ 2,433 33 | $ 1,873 66 |
| Canada stock, 1940/1960, 4 p.c. | 3,893 33 | 3,270 40 |
| British Consols, 1923 or later, 2½ p.c. | 4,866 67 | 2,725 34 |
| British War Loan stock, 1925/1945, 4½ p.c. | 4,866 67 | 4,672 00 |
| Total on deposit with Receiver General | $ 16,060 00 | $ 12,541 40 |

| | |
|---|---|
| Carried out at market value | $ 12,541 40 |

*Other Assets in Canada.*

| | |
|---|---|
| Agents' balances and premiums uncollected (plate glass) | 471 48 |
| Total assets in Canada | $ 13,012 88 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of plate glass claims, adjusted and unpaid | $ 46 45 |
| Reserve of unearned premiums, $10,731.60; carried out at 80 per cent | 8,585 28 |
| Total liabilities in Canada | $ 8,631 73 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 14,008 62 | |
| Deduct reinsurances, $1.88; return premiums, $1,620.80 | 1,622 68 | |
| Total net cash received for plate glass premiums | | $ 12,385 94 |
| Total income in Canada | | $ 12,385 94 |

## The National Provincial Plate Glass—*Concluded.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 214 44 | |
| Amount paid for claims occurring during the year | $ 7,254 89 | |
| Deduct salvages | 10 00 | |
| Net amount paid for said claims | $ 7,244 89 | |
| Total net amount paid for plate glass claims | | $ 7,459 33 |
| Commission or brokerage | | 4,921 01 |
| Taxes | | 595 11 |
| Miscellaneous expenditure: Printing and stationery, $79.51; postage, telegrams, telephones and express, $11; board fees, etc., $275.97 | | 366 48 |
| Total expenditure in Canada | | $ 13,341 93 |

### RISKS AND PREMIUMS IN CANADA.

| *Plate Glass Risks.* | Premiums. |
|---|---|
| Policies in force at date of last statement | $ 24,628 30 |
| Taken during the year, new | 6,629 54 |
| Taken during the year, renewed | 7,202 97 |
| Total | $ 38,460 81 |
| Deduct terminated | 16,240 46 |
| Gross and net in force at December 31, 1916 | $ 22,220 35 |

(*For General Business Statement, see Appendix.*)

# NATIONAL SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—W. B. JOYCE.

Secretary—H. J. HEWITT.

Principal Office—New York.

Joint Chief Agents in Canada—LE GRAND REED, GEO. B. SHAW AND CHAS B. MCNAUGHT.

Head Office in Canada—Toronto.

(Incorporated February 24, 1897. Dominion license issued November 30, 1910.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 4,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| City of Westmount, 1954, 4 p.c. | $ 15,000 00 | $ 12,300 00 | |
| Town of Maisonneuve, 1950, 4½ p.c. | 54,000 00 | 44,280 00 | |
| Total on deposit with Receiver General | $ 69,000 00 | $ 56,580 00 | |
| Carried out at market value | | | $ 56,580 00 |

*Other Assets in Canada.*

| | | | |
|---|---|---|---|
| Held by the Company, viz:— | | | |
| Town of Maisonneuve, 1954, 5 p.c. | $ 50,000 00 | $ 44,500 00 | |
| Carried out at market value | | | 44,500 00 |
| Cash in banks, viz.:— | | | |
| Royal Bank of Canada, Toronto | | $ 1,210 09 | |
| Home Bank of Canada, Toronto | | 11,450 74 | |
| Total cash in banks | | | 12,660 83 |
| Interest accrued | | | 921 67 |
| Agents' balances and premiums uncollected (guarantee) | | | 5,055 14 |
| Total assets in Canada | | | $ 119,717 64 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Total net amount of guarantee claims, unadjusted | $ 12,324 80 |
| Reserve of uncarned premiums, $33,757.96; carried out at 80 per cent. | 27,006 37 |
| Total liabilities in Canada | $ 39,331 17 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Cash received for premiums | $ 77,599 67 | |
| Deduct return premiums | 9,451 24 | |
| Total net cash received for guarantee premiums | | $ 68,148 43 |
| Received for interest and dividends | | 5,691 59 |
| Total income in Canada | | $ 73,840 02 |

## National Surety—*Continued.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 4,981 75 | |
| Amount paid for claims occurring during the year | $ 24,031 26 | |
| Deduct recoveries, $15,026.75; reinsurances, $267.56 | 15,294 31 | |
| Net amount paid for said claims | $ 8,736 95 | |
| Total net amount paid for claims | | $ 13,718 70 |
| Paid for commission or brokerage | | 25,028 91 |
| Paid for taxes | | 1,828 97 |
| Miscellaneous expenditure, viz.:—Advertising, $77.45; postage, telegrams, telephones and express, $77.96; printing and stationery, $26.88; legal expenses, $50; execution fee, $14; loss expenses, $308.95 | | 555 24 |
| Total expenditure in Canada | | $ 41,131 82 |

### RISKS AND PREMIUMS IN CANADA.

| *For Guarantee Risks.* | No. | Amount. | Premiums. |
|---|---|---|---|
| Gross policies in force at date of last statement | 796 | $ 12,804,463 | $ 67,563 77 |
| Policies taken during the year, new and renewed | 881 | 12,712,320 | 76,857 20 |
| Total | 1,677 | $ 25,516,788 | $ 144,420 97 |
| Deduct terminated | 858 | 13,254,389 | 78,143 83 |
| Gross and net in force at December 31, 1916 | 819 | $ 12,262,399 | $ 66,277 14 |

## General Business Statement for the Year ending December 31, 1916.

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 4,679,303 93 |
| Inspections | 9,392 72 |
| Interest and dividends | 391,185 29 |
| Rents | 1,738 70 |
| Agents' balances previously charged off | 128 85 |
| Gross profit on sale or maturity of real estate and bonds | 6,889 16 |
| Gross increase, by adjustment, in book value of real estate | 15,665 64 |
| Surplus paid in by stockholders | 500,000 00 |
| Income received from other sources | 61,013 55 |
| Total income | $ 5,665,317 84 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid policyholders for claims | $ 946,949 90 |
| Investigation and adjustment of claims | 140,677 63 |
| Cash paid stockholders for interest or dividends | 330,021 00 |
| Commission or brokerage (less received on return premiums and reinsurance) | 1,029,889 08 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 596,846 61 |
| Salaries, travelling and all other expenses of agents not paid by commissions | 209,819 40 |
| Head office travelling expenses | 9,544 61 |
| Inspections (other then medical and claim) | 2,492 80 |
| Rents | 48,494 69 |
| Taxes on real estate | 713 08 |
| State taxes on premiums, Insurance Department licenses and fees | 86,687 57 |
| All other licenses, fees and taxes | 8,511 43 |
| Agents' balances charged off | 1,492 52 |
| Gross on sale or maturity of bonds and stocks | 12,062 43 |
| Gross decrease, by adjustment, in book value of real estate | 1,000 00 |
| All other disbursements | 208,301 96 |
| Total disbursements | $ 3,633,504 71 |

## NATIONAL SURETY—*Concluded.*

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 106,155 00 |
| Mortgage loans on real estate, first liens | 115,419 45 |
| Loans secured by pledge of bonds, stocks or other collaterals | 44,180 25 |
| Book value of bonds and stocks | 8,978,733 73 |
| Cash on hand, in transit, in trust companies and in banks | 2,476,230 64 |
| Premiums in course of collection | 1,117,120 68 |
| Bills and accounts receivable | 97,358 67 |
| Due from suspended banks | 177,660 70 |
| Other ledger assets | 170,670 61 |
| Total ledger assets | $13,283,529 73 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 90,379 41 |
| Total | $13,373,909 14 |
| Deduct assets not admitted | 560,729 48 |
| Total admitted assets | $12,813,179 66 |

### LIABILITIES.

| | |
|---|---|
| Total net amount of unpaid claims | $ 1,063,797 46 |
| Estimated expenses of investigation and adjustment of unpaid claims | 76,599 35 |
| Total unearned premiums | 2,820,773 61 |
| Commissions, brokerage and other charges due or accrued | 206,020 21 |
| Salaries, rents, bills, expenses, etc., due or accrued | 18,697 12 |
| Federal, state, and other taxes due or accrued (estimated) | 81,006 25 |
| Dividends declared and unpaid | 90,063 00 |
| Return premiums, $21,460.38; reinsurance, $49,305.92 | 70,766 30 |
| All other liabilities | 67,813 45 |
| Total liabilities (except capital) | $ 4,495,536 75 |
| Capital stock paid up in cash | 4,000,000,00 |
| Surplus above capital and other liabilities | 4,317,642 91 |
| Total liabilities | $12,813,179 66 |

### RISKS AND PREMIUMS.

| | Premiums on policies written or renewed during the year. | Premiums on risks expired and terminated. | Premiums on policies in force at end of year. |
|---|---|---|---|
| | $ cts. | $ cts. | $ cts. |
| Fidelity risks | 2,036,966 42 | 1,711,695 38 | 1,742,793 17 |
| Surety risks | 3,545,969 84 | 2,859,631 36 | 2,813,384 18 |
| Burglary and theft risks | 738,752 56 | 607,685 52 | 669,912 04 |

# THE NEW YORK PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—MAJOR A. WHITE.

Secretary—J. CARROLL FRENCH.

Principal Office—Maiden Lane and William St., New York.

Chief Agent in Canada—GEO. W. PACAUD.

Head Office in Canada—Montreal.

(Incorporated March, 1891. Commenced business in Canada, January, 1900.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 200,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz.:—

| | Par value. | Market value. | |
|---|---|---|---|
| *Cities—* | | | |
| Quebec, 1932, 3½ p.c. | $ 11,000 00 | $ 9,130 00 | |
| Toronto, 1929, 3½ p.c. | 9,733 34 | 8,468 00 | |
| Toronto, 1944, 3½ p.c. | 9,733 33 | 7,592 00 | |
| Three Rivers, 1943, 5 p.c. | 5,000 00 | 4,650 00 | |
| Total on deposit with Receiver General | $ 35,466 67 | $ 29,840 00 | |
| Carried out at market value | | | $ 29,840 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Interest accrued | 573 37 |
| Agents' balances and premiums uncollected (plate glass) | 2,574 81 |
| Total assets in Canada | $ 32,988 18 |

## LIABILITIES IN CANADA.

| | |
|---|---|
| Net amount of plate glass claims, unadjusted | $ 1,085 56 |
| Reserve of unearned premiums, $14,430.85; carried out at 80 per cent | 11,544 68 |
| Due and accrued for taxes (estimated) | 500 00 |
| Total liabilities in Canada | $ 13,130 24 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| Gross cash received for premiums | $ 18,610 23 | |
| Deduct return premiums | 2,802 20 | |
| Net cash received for plate glass premiums | | $ 15,808 03 |
| Received for interest on investments | | 1,313 42 |
| Total income in Canada | | $ 17,121 45 |

## The New York Plate Glass—*Continued.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 1,069 95 | |
| Deduct savings and salvage | 79 05 | |
| Net amount paid for said claims | $ 990 90 | |
| Amount paid for claims occurring during the year | $ 6,960 98 | |
| Deduct savings and salvage | 163 56 | |
| Net amount paid for said claims: | $ 6,797 42 | |
| Total net amount paid for plate glass claims | | $ 7,788 32 |
| Commission or brokerage | | 6,077 28 |
| Taxes | | 1,064 48 |
| Miscellaneous expenditure, viz.: Exchange, $29.03; printing and stationery, $27.60; advertising, $16.50; office expenses, $100; postage, telegrams, telephone and express, $73.93; underwriters' boards, tariff associations, etc., $128.80; duty and supplies, $24.24 | | 400 10 |
| Total expenditure in Canada | | $ 15,330 18 |

### RISKS AND PREMIUMS IN CANADA.

| *Plate Glass Risks.* | Premiums. |
|---|---|
| Gross in force at date of last statement | $ 29,674 78 |
| Taken during the year, new and renewed | 20,612 00 |
| Total | $ 50,286 78 |
| Deduct terminated | 20,982 04 |
| Gross and net in force at December 31, 1916 | $ 29,304 74 |

## General Business Statement for the Year ending December 31, 1916.

### INCOME.

| | |
|---|---|
| Net cash received for plate glass premiums | $ 600,527 60 |
| Interest and dividends | 39,408 61 |
| Gross profit on sale or maturity of stocks and bonds | 2,951 22 |
| Agents' balances previously charged off | 203 56 |
| Total income | $ 643,090 99 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for plate glass claims | $ 311,566 06 |
| Cash paid stockholders for interest or dividends | 50,000 00 |
| Commission or brokerage (less received on return premiums and reinsurance) | 210,878 30 |
| Salaries, travelling and all other expenses of agents not paid by commission | 3,774 26 |
| Salaries, fees, and all other compensation of officers, directors, trustees and home office employees | 63,518 43 |
| State taxes on premiums, Insurance Department licenses and fees | 15,182 62 |
| All other licenses, fees and taxes | 4,221 36 |
| Rents | 9,220 56 |
| Agents' balances charged off | 354 66 |
| Gross loss on sale or maturity of bonds | 313 48 |
| All other disbursements | 9,668 98 |
| Total disbursements | $ 678,698 71 |

### LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 41,000 00 |
| Book value of bonds and stocks | 885,003 39 |
| Cash on hand, in trust companies and in banks | 35,713 16 |
| Premiums in course of collection | 160,610 83 |
| Total ledger assets | $ 1,122,327 38 |

## THE NEW YORK PLATE GLASS—*Concluded.*

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | $ 4,251 55 |
| Gross assets | $ 1,126,578 93 |
| Deduct assets not admitted | 148,873 28 |
| Total admitted assets | $ 977,705 65 |

### LIABILITIES

| | |
|---|---|
| Total amount of unpaid claims | $ 44,524 85 |
| Total unearned premiums | 316,676 19 |
| Dividends due stockholders | 10,000 00 |
| Commissions, brokerage and other charges due or to become due to agents or brokers | 51,740 19 |
| Federal, state and other taxes due or accrued, estimated | 5,000 00 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 500 00 |
| Total liabilities, except capital | $ 428,441 23 |
| Capital stock paid in cash | 200,000 00 |
| Surplus over all liabilities | 349,264 42 |
| Total liabilities | $ 977,705 65 |

### EXHIBIT OF PREMIUMS.

PLATE GLASS RISKS.

| | |
|---|---|
| Premiums written or renewed during the year | $ 716,591 13 |
| Premiums terminated during the year | 690,700 95 |
| Net premiums in force at December 31, 1916 | 628,877 91 |

# THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—D. K. RIDOUT.

Vice-Presidents—R. C. HOLDEN and CHAS. F. DALE.

Managing Director—CHAS. F. DALE.

Secretary—P. W. PEACOCK.

Principal Office—Toronto.

(Incorporated by Letters Patent of Province of Ontario bearing date December 12, 1912. Dominion license issued January 30, 1913.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized | $ 500,000 00 |
| Amount of capital subscribed | 306,400 00 |
| Amount paid thereon in cash | 90,799 95 |
| Amount of premium on capital stock paid in by shareholders | 22,699 96 |

*(For List of Shareholders, see Appendix.)*

## ASSETS.

| | | | | |
|---|---|---|---|---|
| Amount of loan secured by stock | | | | $ 1,700 00 |
| | Par value. | Market value. | Amount Loaned. | |
| 13 shares Royal Bank stock | $ 1,300 00 | $ 2,756 00 | $ 1,700 00 | |
| Book value of bonds and debs. (*For details, see Schedule A.*) | | | | 210,155 86 |
| Book value of stocks (*For details, see Schedule B.*) | | | | 8,726 87 |
| Cash at head office | | | | 260 16 |
| Cash in banks, viz.:— | | | | |
| Union Bank of Canada, Toronto | | | $ 12,864 75 | |
| Royal Bank of Canada, Toronto | | | 1,616 23 | |
| Union Bank of Canada, Montreal | | | 18,632 21 | |
| Total cash in banks | | | | 33,113 19 |
| Cash on deposit with Workmen's Compensation Board of Prov. of Manitoba | | | | 5,000 00 |
| Agents' balances | | | | 5,871 58 |
| Total ledger assets | | | | $ 264,827 66 |

## OTHER ASSETS.

| | | |
|---|---|---|
| Market value of bonds, debentures and stocks over book value | | 154 86 |
| Interest accrued | | 3,042 18 |
| Gross premiums due and uncollected, viz.:— | | |
| Accident ($388.66 on business prior to Oct. 1, 1916) | $ 4,094 19 | |
| Automobile ($203.60 on business prior to Oct. 1, 1916) | 1,237 64 | |
| Liability ($724.98 on business prior to Oct. 1, 1916) | 25,543 23 | |
| Plate Glass ($127.72 on business prior to Oct. 1, 1916) | 6,233 07 | |
| Sickness ($280.83 on business prior to Oct. 1, 1916) | 2,918 96 | |
| Total | $ 40,027 09 | |
| Less commission | 8,666 47 | |
| Net premiums due and uncollected | | 31,360 62 |
| Total assets | | $ 299,385 32 |

## THE NORTH AMERICAN ACCIDENT—*Continued.*

### LIABILITIES.

| | | |
|---|---|---|
| Unsettled claims:— | | |
| Accident, unadjusted | | $ 750 00 |
| Automobile, unadjusted ($250 accrued in previous years) | | 2,316 00 |
| Liability, unadjusted | $ 46,690 00 | |
| Employers' Liability, resisted in suit | 2,000 00 | |
| Total amount of Employers' Liability claims, unadjusted ($5,482 accrued in previous years) | | 48,690 00 |
| Plate Glass, unadjusted ($662 accrued in previous years) | | 2,059 00 |
| Sickness, unadjusted | | 1,271 00 |
| Total net amount of unsettled claims | | $ 55,086 00 |
| Reserve of unearned premiums:— | | |
| Accident | $ 8,307 39 | |
| Automobile | 7,659 90 | |
| Liability | 35,610 80 | |
| Plate Glass | 27,065 27 | |
| Sickness | 5,928 57 | |
| Total, $84,601.93; carried out at 80 per cent | | 67,681 54 |
| Taxes due and accrued | | 2,700 00 |
| Premiums due reinsuring companies | | 383 25 |
| Total liabilities | | $ 125,850 79 |
| Surplus of assets over liabilities | | $ 173,534 53 |
| Capital stock paid in cash | | 90,799 95 |
| Surplus above liabilities and capital | | $ 82,734 58 |

### INCOME.

| Premiums. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Accident. | Automobile | Liability | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 25,342 42 | 17,537 80 | 109,334 75 | 19,926 98 | 11,365 43 |
| Less reinsurance | 2,574 84 | 310 00 | ..... | ..... | 25 25 |
| Net cash received | 22,767 58 | 17,227 80 | 109,334 75 | 19,926 98 | 11,340 18 |

| | | |
|---|---|---|
| Net cash received for premiums for all classes of business | | $ 180,597 29 |
| Cash received for interest on investments | | 10,947 57 |
| Premiums on capital | | 500 00 |
| Total | | $ 192,044 86 |
| Received for calls on capital | | 2,000 00 |
| Total income | | $ 194,044 86 |

### EXPENDITURE.

| Claims. | Class of Business. | | | | |
|---|---|---|---|---|---|
| | Accident. | Automobile. | Liability. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Net payment for claims occurring in previous years | 412 75 | 520 51 | 19,307 00 | 524 71 | 853 11 |
| Paid for claims occurring during the year | 3,888 45 | 1,692 95 | 36,307 21 | 9,153 17 | 2,890 82 |
| Total net payments for claims | 4,301 20 | 2,213 46 | 55,614 21 | 9,677 88 | 3,743 93 |

## The North American Accident—*Continued.*

### EXPENDITURE—*Concluded.*

| | |
|---|---|
| Total net payments for claims for all classes of business | $ 75,550 68 |
| Dividends paid stockholders | 8,879 94 |
| Commission and brokerage | 39,756 72 |
| Taxes | 4,676 70 |
| Salaries, fees and travelling expenses:—Salaries: head office, $20,283.82; fees: directors, $300; auditors, $245.83; travelling expenses, $3,068.75 | 23,898 40 |
| Miscellaneous expenditure, viz.:—Advertising, $1,622.15; furniture and fixtures, $879; legal expenses, $101.02; postage, telegrams, telephones and express, $696.70; printing and stationery, $1,037.70; rents, $2,152; general expenses, $4,080.24; elevator inspections, $667.26; bad debts, $26.60 | 11,262 67 |
| Total expenditure | $ 164,025 11 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Net ledger assets at December 31, 1915 | $ 234,807 91 |
| Amount of cash income | 194,044 86 |
| Total | $ 428,852 77 |
| Amount of expenditure | 164,025 11 |
| Balance, net ledger assets at December 31, 1916 | $ 264,827 66 |

### SUMMARY OF RISKS AND PREMIUMS.

| Risks. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Accident. | | | Automobile | | |
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 1,497 | 4,008,025 | 17,964 24 | 151 | 1,510,000 | 12,844 17 |
| Taken in 1916, new and renewed | 1,751 | 5,301,151 | 25,914 26 | 357 | 2,825,000 | 17,630 43 |
| Totals | 3,248 | 9,309,176 | 43,878 50 | 508 | 4,335,000 | 30,474 60 |
| Less ceased | 1,735 | 4,117,880 | 24,490 70 | 281 | 2,065,000 | 15,154 79 |
| Gross in force at end of 1916 | 1,513 | 5,191,296 | 19,477 80 | 227 | 2,270,000 | 15,319 81 |
| Less reinsured | | 1,194,481 | 2,863 02 | | | |
| Net in force at end of 1916 | 1,513 | 3,996,815 | 16,614 78 | 227 | 2,270,000 | 15,319 81 |

| | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Liability. | | | Plate Glass. | | Sickness. | | |
| | No. | Amount. | Premiums. | No. | Premiums. | No. | Premiums. | |
| | | $ | $ cts. | | $ cts. | | $ cts. | |
| Gross in force at end of 1915 | 501 | 5,023,332 | 61,016 80 | 1,841 | 50,808 44 | 689 | 10,724 30 | |
| Taken in 1916, new and renewed | 477 | 4,855,000 | 122,158 78 | 923 | 22,334 25 | 720 | 11,770 04 | |
| Totals | 978 | 9,878,332 | 183,175 64 | 2,764 | 73,142 69 | 1,409 | 22,494 34 | |
| Less ceased | 469 | 4,708,332 | 112,772 00 | 828 | 20,239 66 | 655 | 10,584 71 | |
| Gross in force at end of 1916 | 509 | 5,170,000 | 70,403 64 | 1,936 | 52,903 03 | 754 | 11,909 63 | |
| Less reinsured | | | | | | | 52 50 | |
| Net in force at end of 1916 | 509 | 5,170,000 | 70,403 64 | 1,936 | 52,903 03 | 754 | 11,857 13 | |

Summary of net in force at end of 1916: No. 4,939; Premiums, $167,098.39.

## THE NORTH AMERICAN ACCIDENT—*Concluded.*

### SCHEDULE A.

Bonds and debentures owned by the company, viz.:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Government*— | | | |
| Dominion of Canada War Loan, 1925, 5 p.c. | $ 10,000 00 | $ 9,635 52 | $ 9,900 00 |
| Dominion of Canada War Loan, 1931, 5 d.c. | 15,000 00 | 14,625 00 | 14,850 00 |
| *Cities*— | | | |
| Fort William, 1933, 5 p.c. | 5,000 00 | 4,775 00 | 4,700 00 |
| Kamloops, 1938, 6 p.c. | 5,000 00 | 4,937 50 | 4,950 00 |
| Lethbridge, 1943, 5 p.c. | 5,839 99 | 5,148 63 | 5,080 80 |
| MacLeod, 1933, 6 p.c. | 10,000 00 | 9,862 50 | 9,800 00 |
| *Nanaimo, 1922, 5 p.c. | 11,000 00 | 10,499 50 | 10,450 00 |
| St. Boniface, 1942, 5 p.c. | 10,000 00 | 9,285 00 | 9,200 00 |
| St. Catharines, 1928, 4½ p.c. | 3,000 00 | 2,783 10 | 2,820 00 |
| St. Catharines, 1933, 4½ p.c. | 10,000 00 | 9,103 50 | 9,300 00 |
| *Toronto, 1929, 3½ p.c. | 4,866 67 | 4,291 91 | 4,234 00 |
| *Toronto, 1922, 4 p.c. | 45,000 00 | 43,312 75 | 43,200 00 |
| *Town*— | | | |
| Sault au Recollet, 1954, 6 p.c. | 10,000 00 | 9,950 00 | 11,100 00 |
| *Village*— | | | |
| St. Michel de Laval, 1954, 6 p.c. | 20,000 00 | 18,600 00 | 20,200 00 |
| *Rural Municipality*— | | | |
| Fort Garry, 1929, 6 p.c. | 10,000 00 | 10,224 00 | 10,000 00 |
| *Schools*— | | | |
| Kitchener, Ont., 1925 to 1927, 4½ p.c. | 6,665 99 | 6,129 92 | 6,332 69 |
| Outremont, Que., 1953, 5½ p.c. | 10,000 00 | 10,000 00 | 10,200 00 |
| *Westmount, Que., 1933, 5 p.c. | 2,000 00 | 1,970 00 | 1,980 00 |
| Westmount, Que., 1933, 5 p.c. | 6,000 00 | 5,910 00 | 5,940 00 |
| Wilkie, Sask., 1917-1943, 6 p.c. | 4,500 00 | 4,315 06 | 4,573 33 |
| *Railways*— | | | |
| Barcelona Traction, Light and Power Co., (10 year Notes), 1925, 5 p.c. | 608 00 | 608 30 | 197 10 |
| Barcelona Traction, Light and Power Co., 1st mtge., 1961 (or earlier), 5 p.c. | 4,866 67 | 4,063 67 | 2,384 67 |
| C.P.R. Special Investment Fund Note Certificates, 1924, 6 p.c. | 500 00 | 400 00 | 515 00 |
| Suburban Rapid Transit Co., 1st mtge.(g'teed by Winnipeg Elec. Ry.), 1938, 5 p.c. | 5,000 00 | 4,825 00 | 4,950 00 |
| *Miscellaneous*— | | | |
| Nova Scotia Steel and Coal Co., Ltd., Perp. Debenture Stock, 1919 or later (on 6 mos. notice), 6 p.c. | 5,000 00 | 4,850 00 | 4,750 00 |
| Total par, book and market values | $ 219,847 32 | $ 210,155 86 | $ 211,607 59 |

### SCHEDULE B.

Stocks owned by the company, viz.:—

| | | | |
|---|---|---|---|
| 25 shares C.P.R. stock | $ 2,500 00 | $ 5,321 87 | $ 4,150 00 |
| 40 shares Consumers' Gas Co. stock | 2,000 00 | 3,405 00 | 3,280 00 |
| Total par, book and market values | $ 4,500 00 | $ 8,726 87 | $ 7,430 00 |

*On deposit with Receiver General.

# THE OCEAN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Chairman—A. H. CAMPBELL.

Secretary—H. T. R. ROSS.

Principal Office—London, Eng.

Chief Agents in Canada—ROBT. HAMPSON AND SON (LTD.).

Head Office in Canada—Montreal.

(Organized 1859. Incorporated 1888. Commenced business in Canada 1898.)

## CAPITAL.

| | | |
|---|---|---|
| Amount of capital authorized and subscribed | £ 1,000,000 | $ 4,866,666 67 |
| Amount paid in cash | 100,000 | 486,666 67 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| Can. Nor. Ont. Ry. 1st mtge. deb. stock (g'teed by Domiaion of Canada), 1961, 3½ p.c. | $ 132,860 00 | $ 95,659 20 | |
| Carried out at market value | | | $ 95,659 20 |

*Other Assets in Canada.*

| | |
|---|---|
| Agents' balances and premiums uncollected | 1,369 65 |
| Total assets in Canada | $ 97,028 85 |

## INCOME IN CANADA.

| | |
|---|---|
| Net cash received for inland transportation premiums | $ 19,553 35 |

## EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Amount paid for claims occurring in previous years | $ 2 80 | |
| Amount paid for claims occurring during the year | 1,055 08 | |
| Net amount paid for inland transportation claims | | $ 1,057 88 |
| Paid for commission or brokerage | | 3,187 26 |
| Paid for taxes | | 388 28 |
| Miscellaneous expenditure: stationery | | 84 75 |
| Total expeaditure in Canada | | $ 4,718 17 |

## RISKS AND PREMIUMS IN CANADA.

| *Inland Transportation Risks.* | Amount. | Premiums. |
|---|---|---|
| Policies taken during the year, new | $ 9,743,446 | $ 19,097 90 |
| Deduct terminated | 9,743,446 | 19,097 90 |

(*For General Business Statement, see Appendix.*)

# THE PROTECTIVE ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—J. T. FARISH.

Vice-President—NELSON MITCHELL.

Manager and Secretary—E. E. GLEASON.

Principal Office—Granby, Que.

(Incorporated by an Act of the Parliament of Canada, March 22, 1907. Dominion license issued June 18, 1907.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stok capital authorized and subscribed | $ 50,000 00 |
| Amount paid thereon in cash | 20,000 00 |

(*For List of Shareholders see Appendix.*)

## ASSETS.

Bonds and debentures owned by the Company:—

| | Par value. | Book value. | Market value. |
|---|---|---|---|
| *Cities*— | | | |
| Edmonton, 1917 to 1956, 4½ p.c. | $ 4,802 81 | $ 4,478 51 | $ 4,082 38 |
| *Port Arthur (Atikokan Iron Co., Ltd.), 1925, p.c. | 2,000 00 | 1,976 56 | 1,920 00 |
| Prince Albert, 1942, 4½ p.c. | 5,000 00 | 4,156 07 | 4,000 00 |
| *Regina, 1928, 5 p.c. | 5,000 00 | 4,890 33 | 4,750 00 |
| *Villages*— | | | |
| *Granby, 1936, 4 p.c. | 16,000 00 | 16,000 00 | 12,960 00 |
| St. Michel de Laval, 1954, 6 p.c. | 5,000 00 | 5,000 00 | 5,050 00 |
| *School*— | | | |
| Fort William, Ont., R.C., 1941, 4½ p.c. | 5,000 00 | 4,649 17 | 4,050 00 |
| Total par, book and market values... | $ 42,802 81 | $ 41,150 64 | $ 36,812 38 |

| | | |
|---|---|---|
| Carried out at book value | | $ 41,150 64 |
| Cash at head office | | 764 90 |
| Cash in banks, viz.:— | | |
| Canadian Bank of Commerce, Granby, Que. | $ 25,208 98 | |
| Bank of Ottawa, Granby, Que. | 5,117 88 | |
| Total cash in banks | | 30,326 86 |
| Total ledger assets | | $ 72,242 40 |
| Deduct market value of bonds and debentures under book value | | 4,338 26 |
| | | $ 67,904 14 |

## OTHER ASSETS.

| | |
|---|---|
| Office furniture | 994 58 |
| Interest accrued | 501 48 |
| Agents' balances | 3,951 83 |
| Total assets | $ 73,352 03 |

*On deposit with Receiver General

## THE PROTECTIVE ASSOCIATION—*Concluded.*

### LIABILITIES.

| | | |
|---|---|---|
| Total net amount of unsettled accident and sickness claims | | $ 11,877 49 |
| Reserve of unearned premiums, $38,587; carried out at 80 per cent | | 30,869 50 |
| Due and accrued for salaries, rent, etc | | 2,111 14 |
| Taxes due and accrued | | 465 13 |
| Total liabilities | | $ 45,323 26 |
| Excess of assets over liabilities | | $ 23,028 77 |
| Capital stock paid in cash | | 20,000 00 |
| Surplus over liabilities and capital | | $ 8,028 77 |

### INCOME.

| | | |
|---|---|---|
| Gross cash received for accident and sickness premiums | $ 145,071 58 | |
| Deduct return premiums | 1,002 01 | |
| Total net cash received for premiums | | $ 144,069 57 |
| Received for interest | | 2,150 70 |
| Total income | | $ 146,220 27 |

### EXPENDITURE.

| | | |
|---|---|---|
| Net amount paid during the year for accident claims | $ 33,806 12 | |
| Net amount paid during the year for sickness claims | 49,990 46 | |
| Total net amount paid for claims | | $ 83,796 58 |
| Commission or brokerage | | 19,575 99 |
| Paid for: salaries of officials, $13,802.24; do., of agents and office staff, $11,523.40; auditors' fees, $157.73; travelling expenses, $4,100 | | 29,583 37 |
| Taxes | | 2,605 03 |
| Miscellaneous expenditure, viz.: Office furniture and fixtures, $234.54; postage, telephone and express, $2,175; printing and stationery, $1,248.62; advertising and legal expenses, $464.91; rent, light and heat, $429.29; sundries, $239.61; medical, $1,973 | | 6,764 97 |
| Total expenditure | | $ 142,325 94 |

### SYNOPSIS OF LEDGER ACCOUNTS.

| | |
|---|---|
| Net ledger assets, December 31, 1915 | $ 68,348 07 |
| Amount of cash income above | 146,220 27 |
| Total | $ 214,568 34 |
| Expenditure as above | 142,325 94 |
| Balance, net ledger assets, at December 31, 1916 | $ 72,242 40 |

### RISKS AND PREMIUMS.

| *Accident and Sickness Risks.* | No. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | 11,323 | $ 135,876 |
| Taken during the year, new | 11,516 | 138,192 |
| Total | 22,839 | $ 274,068 |
| Less terminated | 11,323 | 135,876 |
| Gross and net in force December 31, 1916 | 11,516 | $ 138,192 |

# RAILWAY PASSENGERS ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—Hon. CHAS. N. LAWRENCE.

Manager—ARTHUR WORLEY.

Secretary—J. L. HARDING.

Principal Office—London, Eng.

Chief Agent in Canada—F. H. RUSSELL.

Head Office in Canada—Toronto.

(Organized March, 1849. Licensed to do business in Canada, November 27, 1902.)

## CAPITAL.

| | | |
|---|---|---|
| Amount of joint stock capital authorized and subscribed | £ | 1,000,000 |
| Amount paid in cash | | 200,000 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| Bonds and debs. on deposit with Receiver General, viz.:— | Par value. | Market value. | |
|---|---|---|---|
| *Governments—* | | | |
| British War Loan, 1925/1945, 4½ p.c. | $ 12,166 67 | $ 11,680 00 | |
| India Stock (Sterling), 1948 or later, 3 p.c. | 79,599 75 | 46,167 86 | |
| *Cities—* | | | |
| Toronto, 1948, 4 p.c. | 48,666 67 | 41,366 67 | |
| Toronto, 1948, 4½ p.c. | 24,333 33 | 22,630 00 | |
| *Railway—* | | | |
| East Indian Ry. New deb. stock (g'teed by Sec. of State for India), 1929 or later on 12 mos. notice, 3 p.c. | 45,454 67 | 25,909 16 | |
| Total on deposit with Receiver General | $ 210,221 09 | $ 147,753 69 | |
| Carried out at market value | | | $ 147,753 69 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash at head office in Canada | | 2,090 45 |
| Cash in banks:— | | |
| Dominion Bank, Toronto | $ 5,260 11 | |
| " Montreal | 2,702 89 | |
| " Winnipeg | 2,236 68 | |
| " Vancouver | 3,886 63 | |
| Merchants Bank, St. John | 3,639 95 | |
| Total cash in banks | $ 17,726 26 | |
| Less outstanding cheques | 3,540 18 | |
| Total net cash in banks | | 14,186 08 |
| Due from agents | | 3,602 39 |
| Office furniture | | 2,584 06 |
| Cash on deposit with Manitoba Government *re* Compensation account | | 5,000 00 |
| Gross premiums due and uncollected, viz.:— | | |
| Accident ($1,689.03 on business prior to Oct. 1, 1916) | $ 6,968 33 | |
| Burglary ( " " " 1, 1916) | 12 00 | |
| Guarantee ($1,062.96 " " " 1, 1916) | 2,172 39 | |
| Employers' Liability ($8,089.76 " " " 1, 1916) | 13,670 92 | |
| Sickness ($ 932.98 " " " 1, 1916) | 3,501 08 | |
| Plate Glass ($ 508.28 " " " 1, 1916) | 4,684 98 | |
| Automobile ($ 871.23 " " " 1, 1916) | 2,388 10 | |
| Total premiums due and uncollected ($33,397.80; less $7,960.75 commission) | | 25,437 05 |
| Total assets in Canada | | $ 200,653 72 |

## Railway Passengers—*Continued.*

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of unsettled claims, viz.:— | | |
| Accident, adjusted and unpaid ($15 accrued in previous years) | $ 1,167 50 | |
| Accident, unadjusted | 5,990 00 | |
| Accident, resisted, in suit (accrued in previous years) | 600 00 | |
| Guarantee, resisted, in suit (accrued in previous years) | 20,000 00 | |
| Plate Glass, unadjusted ($50 accrued in previous years) | 862 00 | |
| Sickness, adjusted but unpaid ($150 accrued in previous years) | 325 00 | |
| Sickness, unadjusted | 3,230 00 | |
| Employers' Liability, adjusted but unpaid ($76 accrued in previous years) | 651 00 | |
| Employers' Liability, unadjusted ($950 accrued in previous years) | 14,455 00 | |
| Automobile, unadjusted ($4,150 accrued in previous years) | 6,400 00 | |
| Total net amount of unsettled claims | | $ 53,680 50 |
| Reserve of uncarned premiums, viz.:— | | |
| Accident | $ 26,372 04 | |
| Burglary | 87 60 | |
| Guarantee | 7,284 03 | |
| Sickness | 11,302 30 | |
| Employers' Liability | 28,045 76 | |
| Plate Glass | 21,243 67 | |
| Automobile | 11,922 27 | |
| Total, $106,357.67; carried out at 80 per cent | | 85,086 14 |
| Due and accrued for salaries, rent, advertising, etc | | 482 59 |
| Taxes due and accrued | | 2,572 99 |
| Return premiums due | | 1,004 78 |
| Total liabilities in Canada | | $ 142,827 00 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Accident. | Burglary. | Employers' Liability. | Sickness. | Guarantee. | Plate Glass. | Automobile. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 58,110 06 | 159 20 | 68,813 89 | 24,347 20 | 15,378 35 | 23,894 08 | 26,139 43 |
| Less reinsurance | 255 00 | | | | 5 00 | | |
| Less return premiums | 1,439 01 | | 3,863 91 | 542 05 | 491 40 | 967 42 | 1,058 02 |
| Total deduction | 1,694 01 | | | | 496 40 | | |
| Net cash received | 56,416 05 | 159 20 | 64,949 98 | 23,805 15 | 14,881 95 | 22,926 66 | 25,081 41 |

| | |
|---|---|
| Net cash received for premiums for the above classes of business | $ 208,220 40 |
| Total income in Canada | $ 208,220 40 |

## Railway Passengers—*Continued.*

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Accident. | Employers' Liability. | Sickness. | Guarantee | Plate Glass. | Automobile. | |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | |
| Net payment for claims occurring in previous years | 3,863,46 | 11,920 06 | 4,658 32 | 2,265 01 | 625 29 | 3,077 90 | |
| Paid for claims occurring during the year | 26,829 94 | 16,852 75 | 9,279 11 | | 6,089 42 | 2,258 25 | |
| Less savings and salvage | 72 86 | 16 54 | | | 431 61 | 75 40 | |
| Net payment for said claims | 26,757 08 | 16,836 21 | | | 5,657 81 | 2,182 85 | |
| Total net payment for claims | 30,620 54 | 28,756 27 | 13,937 43 | 2,265 01 | 6,283 10 | 5,260 75 | |

| | |
|---|---|
| Total net payment for all classes of business | $ 87,123 10 |
| Commission and brokerage | 50,667 18 |
| Taxes | 5,090 60 |
| Salaries, fees and travelling expenses: Salaries, head office, $20,045.24; do., of general and special agents, $12,151.53; fees, auditors, $602.75; travelling expenses, officials, $2,741.01; agents, $8.10 | 35,548 63 |
| Miscellaneous expenditure, viz.: Advertising, $1,022.98; furniture and fixtures, $315.59; inspections, $220.25; legal expenses, $84.01; sundries, $723.99; medical examiners' fees, $600; postage, telegrams, telephones and express, $2,340.97; printing and stationery, $3,874.98; rents, $4,925.19; underwriters boards, associations, etc., $573.21; bad debts, $208.32 | 15,389 49 |
| Total expenditure in Canada | $ 193,819 00 |

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks. | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Accident. | | | Burglary. | | | Employers' Liability. | | |
| | No. | Amount. | Premiums | No. | Amount. | Premiums | No. | Amount. | Premiums |
| | | $ | $ cts. | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 3,601 | 8,425,163 | 54,615 88 | | | | 253 | 2,530 000 | 32,278 88 |
| Taken in 1916, new | 1,349 | 3,371,250 | 18,971 72 | 26 | 29,450 | 175 20 | 250 | 2,500 000 | 39,602 34 |
| renewed | 3,322 | 8,246,100 | 39,464 17 | | | | 131 | 1,310,000 | 24,521 74 |
| Totals | 8,272 | 20,042,513 | 113,051 77 | | | | 634 | 6,340,000 | 96,402 96 |
| Less ceased | 4,540 | 11,059,363 | 60,129 18 | | | | 269 | 2,690,000 | 41,734 20 |
| Gross in force at end of 1916 | 3,732 | 8,983,150 | 52,922 59 | 26 | 29,450 | 175 20 | 365 | 3,650 000 | 54,668 76 |
| Less reinsured | | 45,000 | 178 50 | | | | | | |
| Net in force at end of 1916 | 3,732 | 8,938,150 | 52,744 09 | 26 | 29,450 | 175 20 | 365 | 3,650,000 | 54,668 76 |

## Railway Passengers—*Concluded.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

| Risks. | Class of Business. | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Automobile. | | | Guarantee. | | | Plate Glass. | | Sickness. |
| | No. | Amount. | Premiums | No. | Amount. | Premiums | No. | Premiums | Premiums |
| | | $ | $ cts. | | $ | $ cts. | | $ cts. | $ cts. |
| Gross in force at end of 1915 | 203 | 2,030,000 | 10,189 54 | 288 | 2,448,010 | 11,433 59 | 692 | 19,507 05 | 13,653 95 |
| Taken in 1916, new | 427 | 4,270,000 | 23,094 31 | 212 | 1,615,330 | 7,912 12 | 546 | 20,561 36 | 8,130 73 |
| renewed | 66 | 660,000 | 3,630 52 | 177 | 2,089,860 | 5,731 07 | 207 | 4,879 38 | 16,913 22 |
| Totals | 696 | 6,960,000 | 36,914 37 | 677 | 6,153,200 | 25,076 78 | 1,445 | 44,947 79 | 38,697 90 |
| Less ceased | 252 | 2,520,000 | 13,069 83 | 312 | 2,393,260 | 11,539 70 | 465 | 11,537 34 | 16,016 80 |
| Gross in force at end of 1916 | 444 | 4,440,000 | 23,844 54 | 365 | 3,759,940 | 13,537 08 | 980 | 33,410 45 | 22,681 10 |
| Less reinsured | | | | | 5,000 | 5 00 | | | 76 50 |
| Net in force at end of 1916 | 444 | 4,440,000 | 23,844 54 | 365 | 3,754,940 | 13,532 08 | 980 | 33,410 45 | 22,604 60 |

Summary of net in force at end of 1916: Premiums, $200,979.72.

(*For General Business Statement, see Appendix.*)

# THE RIDGELY PROTECTIVE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—F. A. HARRINGTON.

Secretary—F. C. HARRINGTON.

Principal Office—Worcester, Mass.

Chief Agent in Canada—JAS. E. SCOTT.

Head Office in Canada—Toronto, Ont.

(Incorporated 1894. Dominion license issued September 30, 1913.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 100,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds and debentures on deposit with Receiver General, viz.:— | | | |
| City of Halifax, 1945, 4 p.c. | $ 10,000 00 | $ 8,500 00 | |
| City of Toronto, 1922, 4 p.c. | 20,000 00 | 19,200 00 | |
| Total on deposit with Receiver General | $ 30,000 00 | $ 27,700 00 | |
| Carried out at market value | | | $ 27,700 00 |
| *Other Assets in Canada.* | | | |
| Cash in banks, viz.:— | | | |
| Molsons Bank, Toronto | | $ 830 94 | |
| Dominion Bank, Toronto | | 3,950 71 | |
| Total cash in banks | | | 4,781 65 |
| Interest accrued | | | 600 00 |
| Total assets in Canada | | | $ 33,081 65 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of unsettled claims, viz.:— | | |
| Accident, unadjusted | $ 1,322 73 | |
| Sickness, unadjusted | 3,196 07 | |
| Total net amount of unsettled claims | | $ 4,518 80 |
| Reserve of uncarned premiums: accident and sickness, $2,353.73; carried out at 80 per cent. | | 1,882 98 |
| Taxes due and accrued | | 495 75 |
| Salaries, rent, advertising, agency and other expenses due and accrued | | 145 72 |
| Premiums paid in advance, $832.50; investigating and adjusting unpaid claims (estimated) $37.20 | | 869 70 |
| Total liabilities in Canada | | $ 7,912 95 |

## INCOME IN CANADA.

| | | |
|---|---|---|
| *Accident and Sickness Risks:*— | | |
| Gross cash received for premiums | $ 24,869 50 | |
| Deduct return premiums | 82 07 | |
| Total net cash received for premiums | | $ 24,787 43 |
| Interest and dividends | | 1,278 54 |
| Policy fees | | 7,676 00 |
| Total income in Canada | | $ 33,741 97 |

## THE RIDGELY PROTECTIVE—*Continued.*

### EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| *Accident and Sickness Risks.* | | |
| Net amount paid for claims occurring in previous years | $ 3,490 60 | |
| Net amount paid for claims occurring during the year | 12,436 47 | |
| Total net amount paid for claims | | $ 15,927 07 |
| Commission or brokerage | | 8,591 54 |
| Salaries of H.O. officials, $728 : do., agents, $2,515; travelling expenses, agents, $1,730.55 | | 4,973 55 |
| Taxes | | 1,043 91 |
| Miscellaneous expenditure, viz.: Advertising, $243.20; furniture and fixtures, $244.50; postage telegrams, telephones and express, $180.46; printing and stationery, $33.58; rents, $500; investigations and adjustments, $83.35; miscellaneous, $143.29 | | 1,428 38 |
| Total expenditure in Canada | | $ 31,964 45 |

### RISKS AND PREMIUMS IN CANADA.

| *Accident and Sickness Risks.* | No. | Premiums. |
|---|---|---|
| Gross policies in force at date of last statement | 1,452 | $ 6,019 50 |
| Taken during the year, new and renewed | | 24,869 50 |
| Total | | $ 30,889 00 |
| Deduct terminated | | 20,734 00 |
| Gross and net in force at December 31, 1916 | 2,254 | $ 10,155 00 |

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

### LEDGER ASSETS.

| | |
|---|---|
| Book value of bonds | $ 482,561 85 |
| Cash on hand, in trust companies and in banks | 37,000 84 |
| Total ledger assets | $ 519,562 69 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 8,482 79 |
| Gross assets | $ 528,045 48 |
| Deduct assets not admitted | 30,282 76 |
| Total admitted assets | $ 497,762 72 |

### LIABILITIES.

| | |
|---|---|
| Total net amount of unpaid claims | $ 72,406 40 |
| Expenses of investigation and adjustment of claims (estimated) | 562 34 |
| Total unearned premiums | 45,419 67 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 2,129 62 |
| Federal, state and other taxes (estimated) | 9,702 69 |
| Total liabilities, except paid up capital | $ 130,220 72 |
| Capital stock paid up | 100,000 00 |
| Surplus over capital and other liabilities | 267,542 00 |
| Total liabilities | $ 497,762 72 |

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 485,134 37 |
| Policy fees required or represented by applications | 77,573 00 |
| Received for interest and dividends | 23,576 64 |
| Gross profit on sale or maturity of bonds | 363 75 |
| Total income | $ 586,647 76 |

## The Ridgely Protective—*Concluded.*

### DISBURSEMENTS.

| | | |
|---|---|---|
| Net amount paid for claims | $ | 294,417 13 |
| Investigation and adjustment of claims | | 5,203 70 |
| Policy fees retained by agents | | 76,174 70 |
| Commissions or brokerage | | 27,333 73 |
| Dividends and interest to stockholders | | 10,000 00 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | | 83,398 14 |
| Salaries, travelling and all other expenses of agents not on commission account | | 26,554 41 |
| Rents | | 4,000 04 |
| State taxes on premiums, Insurance Department licenses and fees | | 10,635 35 |
| All other licenses, fees and taxes | | 2,111 30 |
| Agents' balances charged off | | 127 50 |
| Gross decrease, by adjustment, in book value of bonds | | 53 40 |
| All other disbursements | | 29,630 90 |
| Total disbursements | $ | 569,640 30 |

### EXHIBIT OF PREMIUMS.

| | | |
|---|---|---|
| Premiums on policies written or renewed during the year | $ | 486,028 25 |
| Premiums on risks expired and terminated | | 457,127 75 |
| Premiums on policies in force at end of the year | | 158,232 25 |

# THE TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—L. F. BUTLER.

Secretary—J. H. COBURN.

Principal Office—Hartford, Conn.

Chief Agent in Canada—F. F. PARKINS.

Head Office in Canada—Montreal.

(Incorporated March 25, 1903. Dominion license issued April 29, 1913.)

## CAPITAL.

| | |
|---|---|
| Amount of capital authorized, subscribed and paid in cash | $ 1,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| *Cities*— | | | |
| London, 1933, 4 p.c. | $ 17,000 00 | $ 14,960 00 | |
| Toronto, 1948, 4 p.c. | 109,500 00 | 93,075 00 | |
| Victoria, 1923, 4 p.c. | 25,000 00 | 23,000 00 | |
| Total on deposit with Receiver General | $ 151,500 00 | $ 131,035 00 | |
| Carried out at market value | | | $ 131,035 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Cash in Royal Bank of Canada, Montreal | | 3,160 69 |
| Cash in transit from branches | | 122 40 |
| Interest accrued | | 2,651 09 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Accident | $ 711 72 | |
| Automobile | 6,941 96 | |
| Burglary | 1,400 90 | |
| Plate Glass | 2,822 17 | |
| Sickness | 7,505 89 | |
| Steam Boiler | 7,192 96 | |
| Total $26,575.60; less commission, $5,811.90 | | 20,763 70 |
| Total assets in Canada | | $ 157,732 83 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Unsettled claims, viz.:— | | |
| Accident, adjusted and unpaid | $ 25 00 | |
| Accident, unadjusted | 155 00 | |
| Automobile, unadjusted | 30,694 52 | |
| Plate Glass, unadjusted | 95 89 | |
| Sickness, adjusted and unpaid | 271 51 | |
| Sickness, unadjusted | 2,589 74 | |
| Steam Boiler, unadjusted | 85 00 | |
| Total net amount of unsettled claims | | $ 33,916 66 |
| Reserve of unearned premiums:— | | |
| Accident | $ 1,823 64 | |
| Automobile | 16,708 56 | |
| Burglary | 4,698 63 | |
| Plate Glass | 2,912 86 | |
| Sickness | 23,461 65 | |
| Steam Boiler | 40,814 90 | |
| Total net reserve, $90,420.24; carried out at 80 per cent | | 72,336 19 |
| Taxes due and accrued | | 1,969 13 |
| Total liabilities in Canada | | $ 108,221 98 |

## THE TRAVELERS INDEMNITY—*Continued.*

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Accident. | Auto-mobile. | Burglary. | Plate Glass. | Sickness. | Steam Boiler. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 3,705 38 | 40,332 09 | 7,062 11 | 2,247 39 | 50,125 46 | 33,783 44 |
| Less return premiums | 119 16 | 4,995 51 | 87 57 | 142 20 | 1,864 52 | 1,653 56 |
| Net cash received | 3,586 22 | 35,336 58 | 6,974 54 | 2,105 19 | 48,260 94 | 32,129 88 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 128,393 35 |
| Cash received for interest on investments | 5,807 68 |
| Total income in Canada | $ 134,201 03 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Accident. | Auto-mobile. | Burglary. | Plate Glass. | Sickness. | Steam Boiler. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Net amount paid for claims occurring in previous years | 845 33 | 3,238 91 | | | 5,577 93 | |
| Paid for claims occurring during the year | | 6,884 55 | 15 00 | 176 02 | 16,906 13 | 691 00 |
| Less savings and salvage | | 1,138 01 | | 36 10 | | |
| Net payment for said claims | | 5,746 54 | | | | |
| Total net payment for claims | 845 33 | 8,985 45 | 15 00 | 139 92 | 22,484 06 | 691 00 |

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 33,160 76 |
| Commission and brokerage | | 29,095 01 |
| Taxes | | 4,199 52 |
| Salaries, fees and travelling expenses:—Salaries:—General and special agents, $14,403.50; travelling expenses:—Officials, $7,096.94 | | 21,500 44 |
| Miscellaneous expenditure, viz.:—Legal expenses, $1,430.62; medical examiners' fees, $474; postage, telegrams, telephones and express, $396.38; printing and stationery, $420.12; rents, $90.98; adjusting expenses, $418.52 | | 3,230 62 |
| Total expenditure in Canada | $ | 91,186 35 |

## THE TRAVELERS INDEMNITY—*Continued.*

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| | Class of Business. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Accident. | | | Automobile. | | | Burglary. | |
| | No. | Amount. | Premiums | No. | Amount. | Premiums | No. | Premiums |
| | | $ | $ cts. | | $ | $ cts. | | $ cts. |
| Gross in force at end of 1915 | 81 | 620,100 | 2,007 08 | 634 | 6,340,000 | 24,981 14 | 44 | 2,231 19 |
| Taken in 1916, new and renewed | 502 | 1,572,205 | 4,297 94 | 958 | 10,538,000 | 42,278 54 | 406 | 8,463 01 |
| Totals | 583 | 2,192,305 | 6,305 02 | 1,592 | 16,878,000 | 67,259 68 | 450 | 10,694 20 |
| Less ceased | 190 | 1,202,050 | 2,657 74 | 902 | 9,288,000 | 33,842 56 | 73 | 2,361 12 |
| Gross and net in force at end of 1916 | 393 | 990,255 | 3,647 28 | 690 | 7,590,000 | 33,417 12 | 377 | 8,333 08 |

| | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Plate Glass. | | Sickness. | | Steam Boiler. | | |
| | No. | Premiums | No. | Premiums | No. | Amount. | Premiums |
| | | $ cts. | | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 4 | 265 51 | 3,599 | 43,038 66 | 446 | 6,843,500 | 43,635 41 |
| Taken in 1916, new and renewed | 137 | 5,069 56 | 4,319 | 55,766 83 | 325 | 4,225,100 | 40,976 40 |
| Totals | 141 | 5,335 07 | 7,918 | 98,805 49 | 771 | 11,068,600 | 84,611 81 |
| Less ceased | 6 | 336 93 | 4,731 | 51,882 19 | 154 | 2,612,000 | 17,340 67 |
| Gross and net in force at end of 1916 | 135 | 4,998 14 | 3,187 | 46,923 30 | 617 | 8,456,600 | 67,271 14 |

Summary of net in force at end of 1916. No. 5,399; Premiums, $164,590.06.

### GENERAL STATEMENT BUSINESS FOR THE YEAR ENDING DECEMBER 31, 1916.

#### LEDGER ASSETS.

| | |
|---|---|
| Mortgage loans on real estate, first liens | $ 455,553 00 |
| Loans secured by pledge of bonds, stocks and other collateral | 28,100 00 |
| Book value of bonds and stocks | 2,679,736 62 |
| Cash on hand, in trust companies and in banks | 87,308 35 |
| Premiums in course of collection | 365,684 50 |
| Bills receivable | 19 60 |
| Total ledger assets | $ 3,616,402 07 |

#### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | $ 45,567 67 |
| Reinsurance due | 2,500 00 |
| Gross assets | $ 3,664,469 74 |
| Deduct assets not admitted | 139,691 84 |
| Total admitted assets | $ 3,524,777 90 |

## The Travelers Indemnity—*Concluded.*

### LIABILITIES.

| | |
|---|---|
| Unpaid claims | $ 482,211 26 |
| Expenses of investigation and adjustment of unpaid claims (estimated) | 47,230 10 |
| Unearned premiums | 1,176,456 52 |
| Commissions, brokerage and other charges due or to become due to agents or brokers | 73,872 63 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued | 2,231 99 |
| Federal, state and other taxes, due or accrued (estimated) | 41,775 00 |
| Reserve, Accident contingent fund | 4,586 39 |
| Total liabilities, except capital stock | $ 1,828,363 89 |
| Capital stock paid up in cash | 1,000,000 00 |
| Surplus over all liabilities | 696,414 01 |
| Total liabilities | $ 3,524,777 90 |

### INCOME.

| | |
|---|---|
| Total net cash received for premiums | $ 1,976,940 93 |
| Inspections | 1,901 09 |
| Interest and dividends | 129,590 75 |
| Gross increase by adjustment in book value of bonds | 2,717 47 |
| Gross profit on sale or maturity of bonds | 210 00 |
| Total income | $ 2,111,360 24 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 498,460 28 |
| Investigation and adjustment of claims | 90,844 73 |
| Paid stockholders for interest and dividends | 80,000 00 |
| Commission or brokerage | 372,399 53 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 67,584 39 |
| Salaries, travelling and all other expenses of agents not paid by commission | 95,444 81 |
| Salaries, travelling and all other expenses of payroll auditors | 3,331 37 |
| Inspections | 121,367 12 |
| Rents | 16,854 43 |
| State taxes on premiums, Insurance Department licenses and fees | 26,036 68 |
| All other license, fees and taxes | 39,433 96 |
| Agents' balances charged off | 151 72 |
| Gross decrease, by adjustment, in book value of bonds | 2,151 93 |
| All other disbursements | 45,311 08 |
| Total disbursements | $ 1,459,372 13 |

### EXHIBIT OF PREMIUMS.

| | Premiums written or renewed during the year. | Premiums terminated during the year. | Net premiums in force at Dec. 31, 1916. |
|---|---|---|---|
| Accident | $ 77,879 36 | $ 65,222 71 | $ 66,697 67 |
| Health | 82,650 06 | 72,206 82 | 60,608 21 |
| Liability | 63,535 06 | 99,130 23 | 43,187 46 |
| Plate Glass | 108,586 67 | 44,211 31 | 84,282 74 |
| Flywheel | 16,070 16 | 11,309 17 | 29,960 13 |
| Auto and teams property damage | 1,256,643 33 | 1,049,698 53 | 879,844 33 |
| Steam Boiler | 428,921 91 | 266,593 19 | 743,255 75 |
| Burglary and Theft | 255,385 03 | 99,062 69 | 205,156 30 |
| Workmens' Compensation | 278,739 49 | 209,829 64 | 73,670 49 |

# THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

### ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

### ASSETS IN CANADA.

*(For Invested Assets, see Life Statement.)*

| | | |
|---|---|---|
| Agents' balances and premiums uncollected:— | | |
| Accident | $ 19,589 35 | |
| Employers' Liability | 16,338 34 | |
| Total | $ 35,927 69 | |
| Less commissions | 8,229 82 | |
| Net amount of agents' balances and premiums uncollected | | $ 27,697 87 |

### LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Unsettled claims— | | |
| Accident, adjusted but unpaid | $ 740 60 | |
| Accident, unadjusted | 5,542 90 | |
| Accident, resisted, in suit | 415 00 | |
| Employers' Liability, unadjusted | 62,238 92 | |
| Total net amount of unsettled claims | | $ 68,937 42 |
| Reserve of uncarned premiums, viz.:— | | |
| Accident | $ 78,550 35 | |
| Employers' Liability | 34,626 71 | |
| Ten premium accident | 17,625 00 | |
| Total, $130,802.06; carried out at 80 per cent | | 104,641 65 |
| Due and accrued for salaries, rent, advertising, agency and other expenses | | 4,371 15 |
| Due and accrued for taxes | | 3,146 19 |
| Total liabilities in Canada | | $ 181,096 41 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | |
|---|---|---|---|
| | Accident. | Employers' Liability. | |
| | $ cts. | $ cts. | |
| Gross cash received | 182,308 35 | 123,064 04 | |
| Less return premiums | 7,617 04 | 12,535 65 | |
| Net cash received | 174,691 31 | 110,528 39 | |
| Net cash received for premiums for all classes of business | | | $ 285,219 70 |
| Total income in Canada | | | $ 285,219 70 |

## THE TRAVELERS—*Continued.*

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | |
|---|---|---|---|
| | Accident. | Employers' Liability. | |
| | $ cts. | $ cts. | |
| Net payment for claims occurring in previous years | 3,497 51 | 29,887 07 | |
| Paid for claims occurring during the year | 72,092 52 | 42,158 24 | |
| Total net payment for claims | 75,590 03 | 72,045 31 | |
| Total net payments for claims for all classes of business | | | $ 147,635 34 |
| Commission and brokerage | | | 68,700 84 |
| Taxes | | | 7,846 37 |
| Salaries and travelling expenses: Salaries of head office officials and general and special agents, $47,727.83; travelling expenses, officials and agents, $7,370.10 | | | 55,097 93 |
| Miscellaneous expenditure, viz.: Legal expenses, $5,011.68; medical examiners' fees, $2,466.50; postage, exchange and express, $1,428.69; printing and stationery, $4,260.54; rents, $8,888.59; adjusting, $1,352.33 | | | 23,408 33 |
| Total expenditure in Canada | | | $ 302,688 81 |

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Accident. | | | Employers' Liability. | | |
| | No. | Amount. | Premiums. | No. | Amount. | Premiums. |
| | | $ | $ cts. | | $ | $ cts. |
| Gross in force at end of 1915 | 8,907 | 40,903,516 | 161,284 58 | 577 | 6,130,000 | 79,241 34 |
| Taken in 1916, new and renewed | 12,112 | 66,227,681 | 194,280 66 | 742 | 5,569,000 | 126,866 73 |
| Totals | 21,019 | 107,131,197 | 355,565 24 | 1,319 | 11,699,000 | 206,108 07 |
| Less ceased | 11,824 | 63,560,021 | 198,464 55 | 752 | 7,490,000 | 138,459 32 |
| Gross and net in force at end of 1916 | 9,195 | 43,571,176 | 157,100 69 | 567 | 4,209,000 | 67,648 75 |

Summary of net in force at end of 1916: No. 9,762; Amount, $47,780,176; Premiums, $224,749.44.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

### INCOME.

| | |
|---|---|
| Total premium income | $19,097,004 99 |
| Inspections | 171 69 |
| Cash received for interest and dividends | 849,219 62 |
| Agents' balances previously charged off | 408 40 |
| Gross profit on sale or maturity of bonds | 683 00 |
| Gross increase, by adjustment, in book value of bonds | 10,328 75 |
| Income tax, withheld at source | 1,935 83 |
| Total income | $19,959,752 28 |

## THE TRAVELERS—*Continued.*

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 8,625,075 35 |
| Matured endowments and surrender values under ten premium accident policies | 19,157 45 |
| Investigation and adjustment of claims | 1,270,840 78 |
| Paid stockholders for interest and dividends | 460,000 00 |
| Commissions or brokerage | 3,524,909 56 |
| Salaries, travelling and all other expenses of agents not paid by commissions | 968,790 18 |
| Salaries, travelling and other expenses of pay roll auditors | 248,519 59 |
| Salaries, fees and all other compensation of officers, directors, trustees, and bona fide employees | 745,046 30 |
| Medical examiners' fees and salaries | 48,917 80 |
| Inspections | 542,094 29 |
| Taxes on real estate | 30 63 |
| Travelling expenses, home office | 26,408 91 |
| State taxes on premiums, Insurance Department licenses and fees | 251,128 70 |
| All other licenses, fees and taxes | 285,287 14 |
| Rents | 223,731 56 |
| Agents' balances charged off | 2,320 48 |
| Gross loss on sale or maturity of bonds | 518 00 |
| Gross decrease, by adjustment, in book value of bonds | 29,280 76 |
| All other disbursements | 542,337 83 |
| Total disbursements | $17,814,395 31 |

### LEDGER ASSETS.

| | |
|---|---|
| Loans secured by pledge of bonds or other collaterals | $ 363,710 00 |
| Book value of bonds and stocks owned | 19,409,769 50 |
| Cash on hand, in trust companies and in banks | 1,560,636 51 |
| Premiums in course of collection | 3,433,392 76 |
| Bills receivable | 22,317 95 |
| Agents' ledger balances | 84,827 14 |
| Deposit with New York State Workmen's Compensation Commission | 155 44 |
| Total ledger assets | $24,874,809 30 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | $ 241,336 62 |
| Market value of stocks over book value | 736,957 50 |
| Total | $25,853,103 42 |
| Deduct assets not admitted | 668,048 22 |
| Total admitted assets | $25,185,055 20 |

### LIABILITIES.

| | |
|---|---|
| Total unpaid claims | $ 6,641,073 43 |
| Estimated expenses of investigations and adjustment of unpaid claims | 38,278 03 |
| Total unearned premiums | 7,058,383 32 |
| Commissions, brokerage and other charges due or to become due to agents or brokers | 570,650 00 |
| Due or accrued on account of salaries, rent, expenses, bills, accounts, fees, etc | 199,390 86 |
| Federal, state and other taxes due or accrued (estimated) | 455,794 65 |
| Special reserves | 1,631,184 36 |
| Income tax, withheld at source | 1,935 53 |
| Total liabilities (excluding capital stock) | $16,596,691 38 |
| Joint stock capital paid up in cash | 6,000,000 00 |
| Surplus over liabilities | 2,588,363 82 |
| Total liabilities | $25,185,055 20 |

### EXHIBIT OF PREMIUMS.

*Accident.*

| | |
|---|---|
| Premiums on policies written or renewed during 1916 | $ 5,505,762 49 |
| Premiums on policies terminated | 5,321,051 66 |
| Net premiums in force at December 31, 1916 | 4,015,581 75 |

## THE TRAVELERS—*Concluded.*

### EXHIBIT OF PREMIUMS—*Concluded.*

*Employers' Liability.*

| | |
|---|---|
| Premiums on policies written or renewed during 1916 | $ 6,571,608 29 |
| Premiums on policies terminated | 5,897,402 24 |
| Net premiums in force at December 31, 1916 | 4,539,401 38 |

*Health.*

| | |
|---|---|
| Premiums on policies written or renewed during 1916 | $ 1,337,725 65 |
| Premiums on policies terminated | 1,125,611 69 |
| Net premiums in force at December 31, 1916 | 859,315 69 |

*Workmen's Compensation.*

| | |
|---|---|
| Premiums on policies written or renewed during 1916 | $ 9,384,761 28 |
| Premiums on policies terminated | 8,323,083 75 |
| Net premiums in force at December 31, 1916 | 4,597,000 50 |

*Workmen's Collective.*

| | |
|---|---|
| Premiums on policies written or renewed during 1916 | $ 17,585 14 |
| Premiums on policies terminated | 13,541 17 |
| Net premiums in force at December 31, 1916 | 6,300 72 |

# THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

Supreme Counsellor—GEO. E. HUNT.

Secretary—W. D. MURPHY.

Principal Office—Columbus, O.

Chief Agent in Canada—F. J. C. COX.

Head Office in Canada—Winnipeg, Man.

(Incorporated, September 25, 1890. Dominion license issued, July 24, 1914.)

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | Par value. | Market value. | |
|---|---|---|---|
| Bonds on deposit with Receiver General, viz.:— | | | |
| United States of America, Panama Canal loan, 1961, 3 p.c. | $ 3,000 00 | $ 3,060 00 | |
| City of Calgary, 1933, 5 p.c. | 27,000 00 | 25,110 00 | |
| Total on depsoit with Receiver General | $ 30,000 00 | $ 28,170 00 | |
| Carried out at market value | | | $ 28,170 00 |

*Other Assets in Canada.*

| | |
|---|---|
| Interest accrued | 682 50 |
| Agents' balances and premiums uncollected | 1,432 00 |
| Bills receivable | 113 25 |
| Total assets in Canada | $ 30,397 75 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of claims, adjusted but unpaid | $ 1,250 00 | |
| Net amount of claims, unadjusted | 936 00 | |
| Total net amount of unsettled claims | | $ 2,186 00 |
| Total liabilities in Canada | | $ 2,186 00 |

## INCOME IN CANADA.

| | |
|---|---|
| Net cash received for premiums | $ 17,514 00 |
| Total income in Canada | $ 17,514 00 |

## EXPENDITURE IN CANADA.

| | | |
|---|---|---|
| Net amount paid for claims occurring in previous years | $ 2,225 00 | |
| Net amount paid for claims occurring during the year | 10,900 76 | |
| Total net amount paid for accident claims | | $ 13,125 76 |
| Expenses, chief agent, $97.41; medical examiners' fees, $130; headquarters expenses, $3,039.98; filing fee, license, etc., $96.24 | | 3,363 63 |
| Total expenditure in Canada | | $ 16,489 39 |

## THE ORDER OF UNITED COMMERCIAL TRAVELERS—*Concluded.*

### RISKS AND PREMIUMS IN CANADA

| | No. | Amount. |
|---|---|---|
| Gross policies in force at date of last statement | 1,630 | $ 8,150,000 |
| Taken during the year, new | 121 | 605,000 |
| Taken during the year, renewed | 28 | 140,000 |
| Transfers accepted | 47 | 245,000 |
| Total | 1,826 | $ 9,140,600 |
| Deduct terminated | 259 | 1,495,000 |
| Gross and net in force at December 31, 1916 | 1,567 | $ 7,645,000 |

(*For General Business Statement, see Appendix.*)

# THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1916.

President—J. R. BLAND.

Secretary—R. HOWARD BLAND.

Principal Office—Baltimore, Md., U.S.A.

Chief Agent in Canada—S. W. BAND.

Head Office in Canada—Toronto.

(Incorporated March 19, 1896. Commenced business in Canada March 12, 1903.)

## CAPITAL.

| | |
|---|---|
| Amount of joint stock capital authorized, subscribed and paid in cash | $ 3,000,000 00 |

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

| | |
|---|---|
| Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*) | $ 265,050 00 |

*Other Assets in Canada.*

| | | |
|---|---|---|
| Market value of bonds and debentures on deposit with Provincial Govts. (*For details, see Schedule B.*) | | 22,800 00 |
| Agents' ledger balances | | 374 29 |
| Cash at head office in Canada | | 132 28 |
| Cash in Dominion Bank, Toronto | | 919 60 |
| Interest accrued | | 4,147 92 |
| Agents' balances and premiums uncollected, viz.:— | | |
| Guarantee ($1,557.99 on business prior to Oct. 1, 1916) | $ 13,691 43 | |
| Accident ($47.80 on business prior to Oct. 1, 1916) | 1,784 80 | |
| Plate Glass | 1,101 83 | |
| Sickness | 1,032 05 | |
| Burglary ($4.63 on business prior to Oct. 1, 1916) | 1,696 10 | |
| Employers' Liability ($856.09 on business prior to Oct. 1, 1916) | 5,621 69 | |
| Automobile | 785 48 | |
| Total $25,713.38 (less commission) | | 19,285 04 |
| Office furniture and plans | | 1,000 00 |
| Total assets in Canada | | $ 313,709 13 |

## LIABILITIES IN CANADA.

| | | |
|---|---|---|
| Net amount of burglary claims, unadjusted | $ 8,300 00 | |
| Net amount of guarantee claims, unadjusted ($550 accrued in previous years) | 58,812 00 | |
| Net amount of guarantee claims, resisted in suit (accrued in previous years) | 10,000 00 | |
| Net amount of employers' liability claims, unadjusted ($1,200 accrued in previous years) | 8,200 00 | |
| Net amount of employers' liability claims, resisted, in suit | 500 00 | |
| Net amount of accident claims, unadjusted | 250 00 | |
| Net amount of plate glass claims, unadjusted | 130 00 | |
| Net amount of sickness claims, unadjusted | 250 00 | |
| Net amount of automobile claims, unadjusted | 800 00 | |
| Total net amount of unsettled claims | | $ 87,242 00 |

## THE UNITED STATES FIDELITY AND GUARANTY—*Continued.*

### LIABILITIES IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Reserve of uncarned premiums, viz.:— | | |
| Guarantee | $ 88,634 73 | |
| Accident | 6,246 03 | |
| Plate Glass | 1,936 19 | |
| Sickness | 1,691 30 | |
| Burglary | 15,529 64 | |
| Employers' Liability | 25,247 65 | |
| Automobile | 6,073 06 | |
| Total, $145,358.60; carried out at 80 per cent | | 116,286 88 |
| Taxes due and accrued | | 3,000 00 |
| Total liabilities in Canada | | $ 206,528 88 |

### INCOME IN CANADA.

| Premiums. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Accident. | Automobile. | Burglary. | Employers' Liability. | Guarantee. | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Gross cash received | 17,438 64 | 15,154 32 | 36,842 95 | 66,104 26 | 214,412 04 | 6,327 62 | 8,307 53 |
| Less reinsurance | 522 40 | | 7,835 99 | | 1,391 82 | | |
| Less return premiums | 3,665 26 | 1,533 18 | 2,396 41 | 10,031 14 | 28,663 48 | 961 24 | 2,248 72 |
| Total deduction | 4,187 66 | | 10,232 40 | | 30,055 30 | | |
| Net cash received | 13,250 98 | 13,621 14 | 26,610 55 | 56,073 12 | 184,356 74 | 5,366 38 | 6,058 81 |

| | |
|---|---|
| Net cash received for premiums for all classes of business | $ 305,337 72 |
| Cash received for interest on investments | 13,033 08 |
| Total income in Canada | $ 318,370 80 |

### EXPENDITURE IN CANADA.

| Claims. | Class of Business. | | | | | | |
|---|---|---|---|---|---|---|---|
| | Accident. | Automobile. | Burglary. | Employers' Liability. | Guarantee | Plate Glass. | Sickness. |
| | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. | $ cts. |
| Amount paid for claims occurring in previous years | 1,119 74 | 2,428 29 | 54 08 | 5,620 77 | 14,171 47 | 265 70 | 906 90 |
| Paid for claims occurring during the year | 5,930 93 | 1,749 56 | 141 56 | 12,342 97 | 33,831 66 | 2,360 35 | 2,976 13 |
| Less savings and salvage | 11 25 | | | 50 00 | 5,409 60 | 3 00 | |
| Less reinsurance | 650 00 | | | | 686 27 | | 121 43 |
| Total deduction | 661 25 | | | | 6,095 87 | | |
| Net payment for said claims | 5,269 68 | | | 12,292 97 | 27,735 79 | 2,357 35 | 2,854 70 |
| Total net payment for claims | 6,389 42 | 4,177 85 | 195 64 | 17,913 74 | 41,907 26 | 2,623 05 | 3,761 60 |

## The United States Fidelity and Guaranty—*Continued.*

### EXPENDITURE IN CANADA—*Concluded.*

| | | |
|---|---|---|
| Total net payments for claims for all classes of business | $ | 76,968 56 |
| Commission and brokerage | | 75,137 27 |
| Taxes | | 26,286 27 |
| Salaries, fees and travelling expenses: Salaries:—Head Office, $34,165.42; general and special agents, $5,300; travelling expenses:—Officials, $4,538.15 | | 44,003 57 |
| Miscellaneous expenditure, viz.:—Advertising, $156.78; furniture and fixtures, $397.95; legal expenses, $356.38; postage, telegrams, telephones and express, $5,158.36; printing and stationery, $1,393.68; rents, $3,553.76; underwriters' boards, associations, etc., $383.34; incidentals, $1,777.33 | | 13,177 58 |
| Total expenditure in Canada | $ | 235,573 25 |

### SUMMARY OF RISKS AND PREMIUMS IN CANADA.

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Accident. | | Automobile. | | Burglary. | |
| | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ | $ cts. |
| Gross in force at end of 1915 | 4,829,500 | 14,058 62 | 348,750 | 10,838 00 | 1,510,448 | 11,784 13 |
| Taken in 1916—New | 1,285,750 | 5,217 44 | 282,500 | 6,277 62 | 11,633,082 | 28,823 96 |
| Renewed | 2,473,350 | 8,200 34 | 310,610 | 8,129 00 | 781,562 | 6,258 76 |
| Totals | 8,588,600 | 27,476 40 | 941,860 | 25,244 62 | 13,925,092 | 46,866 85 |
| Less ceased | 5,110,300 | 14,974 92 | 450,798 | 13,098 50 | 2,815,630 | 19,602 89 |
| Gross in force at end of 1916 | 3,478,300 | 12,501 48 | 491,062 | 12,146 12 | 11,109,412 | 27,263 96 |
| Less reinsured | 5,000 | 9 41 | | | 40,182 | 479 63 |
| Net in force at end of 1916 | 3,473,300 | 12,492 07 | 491,062 | 12,146 12 | 11,069,230 | 26,784 23 |

| Risks and Premiums. | Class of Business. | | | | | |
|---|---|---|---|---|---|---|
| | Employers' Liability. | | Guarantee. | | Plate Glass. | Sickness. |
| | Amount. | Premiums. | Amount. | Premiums. | Premiums. | Premiums. |
| | $ | $ cts. | $ | $ cts. | $ cts. | $ cts. |
| Gross in force at end of 1915 | 276,749 | 60,239 32 | 29,880,567 | 175,424 08 | 5,116 77 | 8,096 82 |
| Taken in 1916—New | 503,722 | 51,704 80 | 15,291,437 | 80,615 53 | 3,872 39 | 3,108 80 |
| Renewed | 192,000 | 4,234 71 | 18,606,292 | 105,221 63 | 1,570 25 | 2,881 13 |
| Totals | 977,471 | 116,178 83 | 63,778,346 | 361,261 24 | 10,559 41 | 14,086 75 |
| Less ceased | 328,059 | 65,683 53 | 32,368,099 | 182,599 95 | 6,687 02 | 10,704 15 |
| Gross in force at end of 1916 | 649,412 | 50,495 30 | 31,410,247 | 178,661 29 | 3,872 39 | 3,382 60 |
| Less reinsured | | | 202,248 | 1,391 82 | | |
| Net in force at end of 1916 | 649,412 | 50,495 30 | 31,207,999 | 177,269 47 | 3,872 39 | 3,382 60 |

## The United States Fidelity and Guaranty—*Continued.*

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

| | Par value. | Market value. |
|---|---|---|
| Province of Ontario, 1939, 4 p.c. | $ 50,000 00 | $43,500 00 |
| *Cities—* | | |
| Brandon, 1944, 5 p.c. | 25,000 00 | 23,250 00 |
| Hamilton, 1933, 4½ p.c. | 50,000 00 | 47,000 00 |
| Montreal, 1939, 3½ p.c. | 30,000 00 | 24,000 00 |
| Ottawa, 1928, 3½ p.c. | 40,000 00 | 34,800 00 |
| Quebec, 1932, 3½ p.c. | 25,000 00 | 20,750 00 |
| Toronto, (Street Railway), 1918, 4 p.c. | 40,000 00 | 39,600 00 |
| Vancouver, 1928, 4½ p.c. | 5,000 00 | 4,550 00 |
| *Railway—* | | |
| C.N.R. Winnipeg Terminal, (g'teed. by Prov. of Manitoba), 1939, 4 p.c. | 5,000 00 | 4,100 00 |
| *Miscellaneous—* | | |
| University of Alberta, 1st mtge. (g'teed. by Prov. of Alberta), 1924, 4½ p.c. | 25,000 00 | 23,500 00 |
| Total on deposit with Receiver General | $ 295,000 00 | $ 265,050 00 |

SCHEDULE B.

| | | |
|---|---|---|
| Special deposit with Quebec Government, viz.:— | | |
| Province of Quebec inscribed stock, 1937, 3 p.c. | 20,000 00 | 14,600 00 |
| Special deposit with New Brunswick Government, viz.:— | | |
| Canadian Northern Ry. Winnipeg Terminal (guaranteed by Prov. of Manitoba), 1939, 4 p.c. | 10,000 00 | 8,200 00 |
| Total par and market values | $ 325,000 00 | $ 287,850 00 |

## General Business Statement for the Year ending December 31, 1916.

INCOME.

| | |
|---|---|
| Total net cash received for premiums | $10,628,347 65 |
| Inspections | 2,060 83 |
| Interest and dividends | 275,401 90 |
| Rents | 81,163 09 |
| Agents' balances previously charged off | 118 25 |
| Gross profit on sale or maturity of bonds and stocks | 4,733 59 |
| Surplus contributed by stockholders | 500,000 00 |
| All other income | 29,044 24 |
| Total income | $11,520,869 55 |

DISBURSEMENTS

| | |
|---|---|
| Net amount paid for claims | $ 3,794,072 19 |
| Investigation and adjustment of claims | 354,662 38 |
| Commissions or brokerage (less amount received on return premiums and reinsurance) | 2,012,629 99 |
| Cash paid stockholders for interest or dividends | 240,000 00 |
| Salaries, fees and all other compensation of officers, directors, trustees and home office employees | 517,298 25 |
| Salaries, travelling and all other expenses of agents not paid by commissions | 995,352 50 |
| Medical examiners' fees and salaries | 1,562 53 |
| Inspections (other than medical and claim) | 47,813 84 |
| Rents | 137,868 99 |
| Taxes on real estate | 16,752 75 |
| State taxes on premiums, Insurance Department licenses and fees | 199,388 62 |
| All other licenses, fees and taxes | 93,116 46 |
| Agents' balances charged off | 29,062 12 |
| Gross loss on sale or maturity of real estate and bonds | 20,111 31 |
| Gross decrease, by adjustment, in book value of stocks | 10,000 00 |
| All other disbursements | 496,101 33 |
| Total disbursements | $ 8,965,793 26 |

## The United States Fidelity and Guaranty—*Concluded.*

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 720,608 11 |
| Mortgage loans on real estate, first liens | 18,800 00 |
| Loans secured by pledge of bonds, stocks or other collaterals | 29,399 00 |
| Book value of bonds and stocks | 9,145,934 20 |
| Cash on hand, in trust companies and in banks | 1,535,191 07 |
| Gross premiums in course of collection | 2,151,950 40 |
| Due by U. S. Government under contract | 6,276 99 |
| Due for subscriptions, Department Guaranteed Attorneys | 86,045 46 |
| Accounts with suspended banks | 1,864 41 |
| Bills receivable | 400 00 |
| Advance secured | 80,761 75 |
| Deposit with N. Y. Workmen's Compensation Commission | 111,152 48 |
| Equity in New York Excise funds | 80,328 00 |
| All other ledger assets | 28,041 11 |
| Total ledger assets | $13,996,752 98 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 121,382 30 |
| Rents due and accrued | 183 33 |
| Gross assets | $14,118,318 61 |
| Deduct assets not admitted | 875,260 32 |
| Total admitted assets | $13,243,058 29 |

### LIABILITIES.

| | |
|---|---|
| Total net amount of unpaid claims | $ 3,058,370 36 |
| Total unearned premiums | 4,832,490 80 |
| Commissions, brokerage, etc | 314,324 97 |
| Salaries, rents, etc., due and accrued | 14,080 79 |
| Federal, state and other taxes due or accrued (estimated) | 192,903 44 |
| Return premiums | 12,461 89 |
| Due on account of reinsurance | 77,400 26 |
| Reinsurance Companies' reserve account | 51,163 94 |
| Federal Income Tax deducted from salaries | 1,059 50 |
| Total liabilities, excluding capital stock | $ 8,554,255 95 |
| Capital stock paid up in cash | 3,000,000 00 |
| Surplus over all liabilities | 1,688,802 34 |
| Total liabilities | $13,243,058 29 |

### EXHIBIT OF PREMIUMS.

| | Premiums written or renewed during the year. | Premiums terminated during the year. | Net premiums in force at Dec. 31, 1916. |
|---|---|---|---|
| | $ cts. | $ cts. | $ cts. |
| Accident | 258,186 81 | 225,523 32 | 202,983 26 |
| Health | 97,102 40 | 85,038 88 | 75,414 08 |
| Liability | 3,228,003 30 | 2,476,185 07 | 2,063,397 36 |
| Fidelity | 1,807,562 71 | 1,641,473 42 | 1,458,517 33 |
| Plate Glass | 183,535 40 | 157,586 65 | 158,653 08 |
| Auto and Teams property damage | 445,200 63 | 344,084 78 | 315,747 67 |
| Burglary and Theft | 508,973 06 | 412,182 51 | 509,394 53 |
| Workmen's Collective | 91,013 39 | 80,893 32 | 11,368 19 |
| Surety | 3,641,372 59 | 3,067,155 18 | 3,307,165 67 |
| Workmen's Compensation | 3,204,063 24 | 2,732,438 88 | 1,272,897 92 |

# APPENDIX A.

(*Canadian Companies.*)

# List of Directors and Shareholders

OF FIRE INSURANCE COMPANIES AND OF COMPANIES OTHER THAN FIRE OR LIFE.

AS AT DECEMBER 31, 1916

OR SUBSEQUENT DATE.

## LIST OF CANADIAN DIRECTORS OR MEMBERS OF ADVISORY BOARDS OF BRITISH AND FOREIGN COMPANIES.

(*Fire Companies and Companies other than Fire or Life.*)

*General Accident, Fire and Life Assurance Corporation, Ltd.*—Peleg Howland, Toronto.

*Glens Falls Insurance Company.*—Geo. C. Chahoon, Grand'Mère, Que.

*Guardian Assurance Company, Limited.*—K. W. Blackwell, Chairman; J. O. Gravel, T. Bienvenu.

*The Liverpool and London and Globe Insurance Company, Limited.*—M. Chevalier, Sir Alex. Lacoste, W. M. Macpherson, Sir F. Williams-Taylor.

*North British and Mercantile Insurance Company.*—Wm. McMaster, G. M. Moncel, E. L. Pease.

*Northwestern National Insurance Company.*—J. O. Armour, Frederick Layton, Chas. Ray, Hon. J. G. Jenkins, Washington Becker, Fred. Vogel, Jr., H. A. J. Upham, Wm. D. Van Dyke, Howard Green, Grant Fitch, J. H. Tweedy, Jr., Robt. Camp, A. F. James, Wm. D. Reed, Joseph Huebl.

*The Norwich Union Fire Insurance Society, Limited.*—G. B. Patteson, Sir Wm. Mortimer Clark.

*The Ocean Accident and Guarantee Corporation, Limited.*—E. B. Greenshields.

*Phœnix Assurance Company, Limited.*—C. W. Dean, Brig.-Gen'l. F. S. Meighen, J. M. McIntyre, Sir H. K. Egan.

*The Royal Exchange Assurance.*—H. V. Meredith, Chairman; J. S. Hough, K.C., Dr. E. P. Lachapelle.

*The Travelers Insurance Company, Hartford, Conn.*—Trustees:—F. F. Parkins, F. W. Evans, The Royal Trust Co.

*The Union Fire Assurance Company of Paris.*—Sir H. Bate, G. Lemoine, Lansing Lewis.

*The Yorkshire Insurance Company, Limited.*—Hon. C. J. Doherty, G. M. Bosworth, Hon. Alphonse Racine, A. L. McLaurin.

## THE ACADIA FIRE INSURANCE CO.

List of Directors—(As at February 28, 1917).

C. C. Blackadar, Pres.; A. E. Jones, Vice-Pres.; C. H. Mitchell, G. R. Hart, W. M. P. Webster, R. MacD. Paterson and J. B. Paterson.

List of Shareholders—(As at December 31, 1916).

| Name. | Address. | Number of shares. | Amount subscribed and paid in cash. |
|---|---|---|---|
| | | | $ |
| Phœnix Assurance Co., Ltd | London, Eng | 9,650 | 386,000 |
| C. C. Blackadar | Halifax, N.S | 50 | 2,000 |
| A. E. Jones | " | 50 | 2,000 |
| C. H. Mitchell | " | 50 | 2,000 |
| G. R. Hart | " | 50 | 2,000 |
| W. M. P. Webster | " | 50 | 2,000 |
| R. MacD. Paterson | Montreal, P.Q | 50 | 2,000 |
| J. B. Paterson | " | 50 | 2,000 |
| Totals | | 10,000 | $400,000 |

## BEAVER FIRE INSURANCE COMPANY.

List of Directors—(As at Jan. 1, 1917).

W. J. Christie, Pres.; G. W. Allan, K.C. and A. Gouzée, Vice-Presidents, J. H. Munson, K.C., F. Morton Morse, W. H. Cross, F. T. Griffin, D. H. Laird, A. De Jardin.

List of Shareholders—(As at Dec. 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ | $ |
| W. H. Cross | Winnipeg | 50 | 5,000 | 2,500 |
| John Galt | " | 100 | 10,000 | 5,000 |
| A. M. Nanton | " | 100 | 10,000 | 5,000 |
| J. H. Munson | " | 75 | 7,500 | 3,750 |
| D. H. Laird | " | 25 | 2,500 | 1,250 |
| W. J. Christie | " | 100 | 10,000 | 5,000 |
| F. Morton Morse | " | 100 | 10,000 | 5,000 |
| F. T. Griffin | " | 50 | 5,000 | 2,500 |
| G. W. Allan | " | 130 | 13,000 | 6,500 |
| R. T. Riley | " | 100 | 10,000 | 5,000 |
| André Gouzée | " | 150 | 15,000 | 7,500 |
| A. De Jardin | " | 25 | 2,500 | 1,250 |
| General Financial Corporation of Canada | " | 2,000 | 200,000 | 100,000 |
| Totals | | 3,005 | $ 300,500 | $ 150,250 |

## THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

List of Directors—(As at April 5, 1917.)

Henry N. Roberts, Pres.; Chas. S. Blake, Vice-Pres.; O. E. Granberg, J. R. L. Starr, K.C., and Geo. C. Robb.

List of Shareholders—(As at Feb. 28, 1917.)

| Name. | Address. | No. of shares. | Amount subscribed and paid in cash. |
|---|---|---|---|
| | | | $ |
| Charles S. Blake | Hartford, Conn. | 20 | 2,000 |
| Lyman B. Brainerd | " | 30 | 3,000 |
| W. R. C. Corson | " | 20 | 2,000 |
| George C. Robb | Toronto, Ont. | 20 | 2,000 |
| Henry N. Roberts | " | 20 | 2,000 |
| J. R. L. Starr, K.C. | " | 20 | 2,000 |
| Hartford Steam Boiler Inspection and Insurance Company. | Hartford, Conn. | 911 | 87,100 |
| Totals | | 1,001 | $ 100,100 |

## BRITISH AMERICA ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Mar. 1st, 1917.)

W. R. Brock, Pres.; W. B. Meikle, Vice-Pres.; John Aird, Robt. Bickerdike, M.P., Montreal, Alfred Cooper, London, Eng., H. C. Cox, D. B. Hanna, E. Hay, Jno. Hoskin, K.C., LL.D., Z. A. Lash, K.C., LL.D., G. A. Morrow, Lt.-Col. the Hon. Frederic Nicholls, Brig.-Gen'l. Sir Henry Pellatt, E. A. Robert, Montreal, E. R. Wood.

LIST OF SHAREHOLDERS—COMMON STOCK—(As at Dec. 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Agar, Miss Florence | Toronto, Ont | 6 | 150 00 | 150 00 |
| Agar, R. T | Ingersoll, Ont | 10 | 250 00 | 250 00 |
| Aird, John, in trust | Toronto, Ont | 200 | 5,000 00 | 5,000 00 |
| Aitkin, Mrs. Janet | Toronto, Ont | 46 | 1,150 00 | 1,150 00 |
| Allen, Mrs. Emma J | Toronto, Ont | 38 | 950 00 | 950 00 |
| Allen, J. K | Newcastle, Ont | 8 | 200 00 | 200 00 |
| Ardagh, Miss Anna B | "Ardraven," Barrie, Ont | 9 | 225 00 | 225 00 |
| Ardagh, Henry H | " " | 9 | 225 00 | 225 00 |
| Armour, E. Douglas, K.C | Toronto, Ont | 20 | 500 00 | 500 00 |
| Armour, Robert | Montreal, Que | 41 | 1,025 00 | 1,025 00 |
| Armstrong, Mrs. Fidelia J | Toronto, Ont | 8 | 200 00 | 200 00 |
| Atkinson, D. H | Toronto, Ont | 5 | 125 00 | 125 00 |
| Bailey, P. L | Toronto, Ont | 20 | 500 00 | 500 00 |
| Bailey, Mrs. P. L | Mimico, Ont | 5 | 125 00 | 125 00 |
| Baker, est. of John T | New York, N.Y | 100 | 2,500 00 | 2,500 00 |
| Ball, Mary Veronia | Woodstock, Ont | 2 | 50 00 | 50 00 |
| Banks, Mrs. Emily | Care of W. H. Banks, Toronto, Ont | 20 | 500 00 | 500 00 |
| Banks, W. H., in trust | Toronto, Ont | 1 | 25 00 | ..... |
| Barkworth, J. E | Baltimore, Md | 20 | 500 00 | 500 00 |
| Baxter, est, of James E | Edmonton, Alta | 4 | 100 00 | 100 00 |
| Behan, Mrs. Julia | Orange, N.J | 13 | 325 00 | 325 00 |
| Bell, A. J | Halifax, N.S | 10 | 250 00 | 250 00 |
| Bezley, Mrs. E. A | Toronto, Ont | 11 | 275 00 | 275 00 |
| Bickerdike, Robert, M.P | Montreal, Que | 119 | 2,975 00 | 2,975 00 |
| Biggs, Mrs. Gertrude L | Toronto, Ont | 27 | 675 00 | 675 00 |
| Black, MacM | Springfield, Ont | 5 | 125 00 | 125 00 |
| Blossom, Geo. W | Chicago, Ill | 100 | 2,500 00 | 2,500 00 |
| Bond, exec. of estate of John M | Toronto, Ont | 26 | 650 00 | 650 00 |
| Boswell, A. R., K.C., (in trust) | Toronto, Ont | 2 | 50 00 | 50 00 |
| Bounsall, Miss Phebe S | Hamilton, Ont | 4 | 100 00 | 100 00 |
| Bower, Mrs. Sarah E | Toronto, Ont | 20 | 500 00 | 500 00 |
| Bowie, Dr. E. F | Toronto, Ont | 2 | 50 00 | 50 00 |
| Boyd, Mrs. Mary H | Toronto, Ont | 8 | 200 00 | 200 00 |
| Boyd, W. Y | Gananoque, Ont | 5 | 125 00 | 63 06 |
| Brock, W. R | Toronto, Ont | 6 | 150 00 | 150 00 |
| Browne, estate of Rev. Geo | Toronto, Ont | 26 | 650 00 | 650 00 |
| Brumell, Mrs. Kate W | Toronto, Ont | 96 | 2,400 00 | 2,400 00 |
| Bryan, A. W | Toronto, Ont | 20 | 500 00 | 150 00 |
| Bryan, Geo. J | Toronto, Ont | 5 | 125 00 | 125 00 |
| Bryan, Geo. J. (in trust) | Toronto, Ont | 5 | 125 00 | 125 00 |
| Bunnell, Arthur K | Brantford, Ont | 5 | 125 00 | 125 00 |
| Buntin, estate of Alex | Montreal, Que | 285 | 7,125 00 | 7,125 00 |
| Buntin, Mrs. Isabella G | Montreal, Que | 284 | 7,100 00 | 7,100 00 |
| Burton, Geo. F | Toronto, Ont | 20 | 500 00 | 500 00 |
| Cayley, Mrs. Agnes L | Collingwood, Ont | 16 | 400 00 | 400 00 |
| Cameron, Mrs. E. S | Toronto, Ont | 50 | 1,250 00 | 1,250 00 |
| Carey, J. P | Unknown | 1 | 25 00 | 25 00 |
| Carpenter, estate of E. R | Collingwood, Ont | 13 | 325 00 | 325 00 |

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Carpmael, Miss A. C. | Care of John Hoskin, K.C., LL.D., Osler, Hoskin & Harcourt, Toronto, Ont. | 60 | 1,500 00 | 1,500 00 |
| Cartwright, Joha R. | Toronto, Ont. | 12 | 300 00 | 300 00 |
| Cathcart, R. | Unknown. | 1 | 25 00 | 25 00 |
| Central Canada Loan & Sav. Co. | Toronto, Ont. | 711 | 17,775 00 | 17,775 00 |
| Chafee, Zechariah, jr. | Providence, R.I. | 18 | 450 00 | 450 00 |
| Chafee, Zechariah | " | 47 | 1,175 00 | 1,175 00 |
| Champion, estate of Charles | Brantford, Ont. | 27 | 675 00 | 675 00 |
| Champion, Iden W. | " | 26 | 650 00 | 650 00 |
| Clark, Janet | Care of J. A. Patterson, Toronto, Ont. | 2 | 50 00 | 50 00 |
| | " | 1 | 25 00 | 25 00 |
| Clark, Janet and Barbara Stewart | Bullocks Corners, Ont. | 28 | 700 00 | 700 00 |
| Clark, James | Toronto, Ont. | 13 | 325 00 | 325 00 |
| Clark, Sir Wm. Mortimer, K.C. | Toronto, Ont. | 400 | 10,000 00 | 10,000 00 |
| Clarkson, Edith Mary | | | | |
| Cook, C., Pres., W. G. Helliker, manager, (Royal Loan & Savings Co.) | Brantford, Ont. | 100 | 2,500 00 | 2,500 00 |
| Coutts, James | Ufford, Muskoka | 20 | 500 00 | 500 00 |
| Cox, H. C. | Toronto, Ont. | 200 | 5,000 00 | 5,000 00 |
| Cucksey, R. | Chatham, Ont. | 4 | 100 00 | 66 73 |
| Cunningham, Mrs. Margaret | Guelph, Ont. | 50 | 1,250 00 | 1,250 00 |
| Curtis, Frank E. | Simcoe, Ont. | 4 | 100 00 | 100 00 |
| Davidson, Nancy W. | Toronto, Ont. | 15 | 375 00 | 375 00 |
| De Gex, L. M. | Canadian Bank of Commerce, Prince Rupert, B.C. | 26 | 650 00 | 650 00 |
| Denton, A. Muir | Port Dalhousie, Ont. | 31 | 775 00 | 775 00 |
| Dickson, Marion | Guelph, Ont. | 10 | 250 00 | 250 00 |
| Dickson, Robert | St. Marys, Ont. | 200 | 5,000 00 | 5,000 00 |
| Duffett, Herbert | Toronto, Ont. | 157 | 3,925 00 | 3,925 00 |
| Duffett, Walter | Toronto, Ont. | 20 | 500 00 | 500 00 |
| Duncan, John, exec. of estate of Wm. Duncan | Toronto, Ont. | 17 | 425 00 | 425 00 |
| Dundas, Mrs. Amy C. | " | 19 | 475 00 | 475 00 |
| Dundas, Miss Amy D. | " | 4 | 100 00 | 100 00 |
| Dunham, Mrs. Alice | Boston, Mass. | 67 | 1,675 00 | 1,675 00 |
| Dunlop, Belle | Woodstock, Ont. | 2 | 50 00 | 50 00 |
| Dunlop, H. C. | Goderich, Ont. | 48 | 1,200 00 | 1,200 00 |
| Dunlop, James | Woodstock, Ont. | 1 | 25 00 | 25 00 |
| Dunlop, Stevenson | " | 1 | 25 00 | 25 00 |
| Dunnett, Mrs. Jessie | Toronto, Oat. | 30 | 750 00 | 750 00 |
| Dupuis, Mrs. Annie J. | Care of R. Crawford, Kingston, Ont. | 13 | 325 00 | 325 00 |
| Ellis, Mrs. Mary E. | Toronto, Ont. | 8 | 200 00 | 200 00 |
| Elliott, Christopher | Unknown. | 16 | 400 00 | 400 00 |
| Emery, Mrs. C. E. and H. M. | Port Burwell, Ont. | 10 | 250 00 | 250 00 |
| Enright, Mrs. Kate | Collingwood, Ont. | 16 | 400 00 | 400 00 |
| Essery, W. H. | Toronto, Ont. | 10 | 250 00 | 75 00 |
| Farthings, J. Murray, trustee | Aylmer, Ont. | 10 | 250 00 | 250 00 |
| Farwell, W. G. (in trust) | St. Frances Court, River side Drive and 135th St., New York, N.Y. | 40 | 1,000 00 | 1,000 00 |
| Featherstonhaugh, Mrs. C. L. | Toronto, Oat. | 45 | 1,125 00 | 1,125 00 |
| Ferrah, Miss Maggie | Oakville, Ont. | 1 | 25 00 | 25 00 |
| Ferrah, Miss Mary | " | 2 | 50 00 | 50 00 |
| Ferrier, Mrs. Annie | Care of C. R. McKeown, Orangeville, Ont. | 7 | 175 00 | 175 00 |
| Fitton, H. W. | Canadian Bank of Commerce, Brantford, Ont | 10 | 250 00 | 250 00 |
| Fitton, C. H., M. and H. W. (trustees) | " | 10 | 250 00 | 250 00 |
| Fletcher, Robert J. | Barrie, Ont. | 10 | 250 00 | 250 00 |
| Forster, Geo. | Toronto, Ont. | 1 | 25 00 | 25 00 |
| Freysing, Peter | " | 26 | 650 00 | 650 00 |

SESSIONAL PAPER No. 8

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Fudger, W. E. | 592 Indian Rd., Toronto, Ont. | 22 | 550 00 | 550 00 |
| Gamble, Geo. | Toronto, Ont. | 21 | 525 00 | 525 00 |
| Gamble, Mrs. Matilda | " | 24 | 600 00 | 600 00 |
| Gardiner, Samuel | Unknown | 1 | 25 00 | 25 00 |
| Garrow, E. F. | Toronto, Ont. | 20 | 500 00 | 500 00 |
| Gibson, Rev. John | "The Rectory", Thornhill, Ont. | 10 | 250 00 | 250 00 |
| Gilmor, Miss Jessie | Mimico P.O., Ont. | 2 | 50 00 | 50 00 |
| Gilmour, Thomas | Toronto, Ont. | 50 | 1,250 00 | 1,250 00 |
| Godwin, est. of W. H. | Kingston, Ont. | 5 | 125 00 | 125 00 |
| Gorham, Mrs. Helen D. | Milton, Ont. | 10 | 250 00 | 250 00 |
| Hamilton, J. M. and J. H. Sharpe, executors | San Francisco, Cal. | 72 | 1,800 00 | 1,800 00 |
| Hamilton, Clark, and Wm. F. Nickle, trustees | Kingston, Ont. | 9 | 225 00 | 225 00 |
| Hammond, L. D. | Chicago, Ill. | 40 | 1,000 00 | 1,000 00 |
| Haney, Mrs. Annie M. | Strathroy, Ont. | 15 | 375 00 | 375 00 |
| Hanlin, Mrs. Helen | Fergus, Ont. | 8 | 200 00 | 200 00 |
| Hanna, D. B. | Toronto, Ont. | 6 | 150 00 | 150 00 |
| Harris, Arthur B. | Clarkson, Ont. | 13 | 325 00 | 325 00 |
| Harris, Miss Lucy | Toronto, Ont. | 26 | 650 00 | 650 00 |
| Haskill, Mrs. Sarah | St. Clair, Mich. | 13 | 325 00 | 325 00 |
| Hay, A. W. | Quebec, Que. | 20 | 500 00 | 500 00 |
| Henderson, John | Ottawa, Ont. | 70 | 1,750 00 | 1,750 00 |
| Heribel, Louis Emile | St. Hyacinthe, Que. | 3 | 75 00 | 75 00 |
| Hewson, Mrs. Fanny B. | Niagara Falls, Ont. | 20 | 500 00 | 500 00 |
| Hime, W. L. and M. W. (in trust) | Toronto, Ont. | 20 | 500 00 | 500 00 |
| Hirschberg, Mrs. Mary | Merchants Exchange Bldg., St. Louis, Mo. | 50 | 1,250 00 | 1,250 00 |
| Holeroft, H. S. | Orillia, Ont. | 10 | 250 00 | 250 00 |
| Hooper, Edward M. | Toronto, Ont. | 2 | 50 00 | 50 00 |
| Hooper, Mrs. Isabella L. | Care of Dr. Hooper, Toronto, Ont. | 2 | 50 00 | 50 00 |
| Hoskin, John, K.C., LL.D. | Care McCarthy, Osler, Hoskins & Harcourt, Toronto | 286 | 7,150 00 | 7,150 00 |
| Howe, Etna D. | Toronto, Ont. | 54 | 1,350 00 | 1,350 00 |
| Howson, est. of H. B. | " | 10 | 250 00 | 250 00 |
| Hutton, Mrs. E. A. | Care H. L. Hutton, White Shiles & Co., 312-315 Westminster Trust Block, New Westminster, B.C. | 20 | 500 00 | 500 00 |
| Irving, Mrs. Louisa S. | Care L. H. Irving, Prov. Secy's Dept., Parliament Bldgs., Toronto, Ont. | 3 | 75 00 | 75 00 |
| Irwin, J. | Strathroy, Ont. | 20 | 500 00 | 500 00 |
| Jackes, Mrs. Kate, exec. | Toronto, Ont. | 49 | 1,225 00 | 1,225 00 |
| Jaffray, Robt., exec. of est. (in trust) | " | 50 | 1,250 00 | 1,250 00 |
| Jaffray, W. G. (in trust) | Care of Globe Printing Co., Toronto, Ont. | 50 | 1,250 00 | 1,250 00 |
| Jaffray, W. G. | Care of Globe Printing Co., Toronto, Ont. | 50 | 1,250 00 | 1,250 00 |
| Keboe, Christopher J. | Care of F. S. Hirschberg & Co., St. Louis, Mo. | 50 | 1,250 00 | 1,250 00 |
| Kenny, est. of James J. | Toronto, Ont., care of Mrs. P. L. Bailey, Mimico, Ont. | 79 | 1,975 00 | 1,975 00 |
| Kent, Miss Myra | Toronto, Ont. | 53 | 1,325 00 | 1,325 00 |
| Kernahan, J. K. | St. Catharines, Ont. | 10 | 250 00 | 250 00 |
| Kimmerly, P. G., est. of late | Care of Mrs. P. G. Kimmerly, Westmount, Que. | 20 | 500 00 | 500 00 |

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Kirkpatrick, W. M. and A. T., execs. | Care of Wm. Kirkpatrick, C.P.R., Montreal Que. | 25 | 625 00 | 625 00 |
| Knowlton, F. J. G. | St. John, N.B. | 20 | 500 00 | 500 00 |
| Laird, Mary | Toronto, Ont. | 6 | 150 00 | 150 00 |
| Larkin, Ellen M., extr. and H. E. McSloy, exec. est. of P. Larkin | St. Catharines, Ont. | 200 | 5,000 00 | 5,000 00 |
| Lavis, est. of Chas. S. Masson, exec | Belleville, Ont. | 80 | 2,000 00 | 2,000 00 |
| Lash, Z. A., K.C., LL.D., (trustee) | Can. Bank of Commerce Bldg., Toronto, Ont. | 66 | 1,650 00 | 1,650 00 |
| Lash, Z. A., K.C., LL.D. | Can. Bank of Commerce Bldg., Toronto, Ont. | 6 | 150 00 | 150 00 |
| Leach, James | Toronto, Ont. | 40 | 1,000 00 | 1,000 00 |
| Leslie, William | Unknown | 2 | 50 00 | 50 00 |
| Lester, Thomas W. | Hamilton, Ont. | 22 | 550 00 | 550 00 |
| Long, Thomas | Collingwood, Ont. | 462 | 11,550 00 | 11,550 00 |
| Long, Thomas (in trust) | " | 254 | 6,350 00 | 6,350 00 |
| Long, John J. | Care of Thomas Long, Toronto, Ont. | 16 | 400 00 | 400 00 |
| Long, Miss Marcella | Toronto, Ont. | 16 | 400 00 | 400 00 |
| Long, Miss Mary | " | 16 | 400 00 | 400 00 |
| Long, Miss Margaret E. | " | 16 | 400 00 | 400 00 |
| Maddison, Mrs. Esther A. | " | 10 | 250 00 | 250 00 |
| Mahony, T. H. | Care of Mahony & Hay, Quebec, Que. | 80 | 2,000 00 | 2,000 00 |
| Marling, Thomas W. B. | Care of H. B. Gibsone & Wm. Marling, Montreal, Que. | 1 | 25 00 | 25 00 |
| Marsh, Mrs. Emily Carew | Lindsay, Ont. | 21 | 525 00 | 525 00 |
| Maughan, Mrs. Fanny | Toronto, Ont. | 10 | 250 00 | 250 00 |
| Meadows, Mrs. Emily M. | Moorctown, Ballycogley Wexford, Ireland | 24 | 600 00 | 600 00 |
| Meikle, W. B. | Toronto, Ont. | 56 | 1,400 00 | 1,400 00 |
| Milner, Mrs. Margaret Flavell | " | 12 | 300 00 | 300 00 |
| Moran, W. J. | Winnipeg, Man. | 18 | 450 00 | 450 00 |
| Morrison, Miss Ethel I. | Montreal, Que. | 176 | 4,400 00 | 4,400 00 |
| Morrow, Geo. A. | Can. Loan & Savings Co., Toronto, Ont. | 106 | 2,650 00 | 2,650 00 |
| Mountain, Rev. J. J. S., exec. est. of | Cornwall, Ont. | 102 | 2,550 00 | 2,550 00 |
| Mountain, Mrs. Louisa Mira | St. Catharines, Isle of Wight, England | 36 | 900 00 | 900 00 |
| Moyna, Rev. Michael | McDonell Square, Toronto, Ont. | 40 | 1,000 00 | 1,000 00 |
| Munro, Alexander | Toronto, Ont. | 5 | 125 00 | 125 00 |
| Munro, James | " | 2 | 50 00 | 50 00 |
| Murray, Rev. James | " | 2 | 50 00 | 50 00 |
| Myers, Augustus, extrx. est. of late | Cambridge, Mass. | 532 | 13,300 00 | 13,300 00 |
| Macaulay, Miss C. I. | Kingston, Ont. | 20 | 500 00 | 500 00 |
| Macdonald, Arch. H. | Guelph, Ont. | 12 | 300 00 | 300 00 |
| Macdonald, The Baroness | Care of A. V. Sinclair, Barrister, Ottawa, Ont. | 56 | 1,400 00 | 1,400 00 |
| MacGillivray, Mrs. Clara D. | Kingston, Ont. | 20 | 500 00 | 500 00 |
| MacKerchar, Donald | 1st National Bk., Minneapolis, Minn. | 2 | 50 00 | 50 00 |
| MacMahon, H. P. | Manager Royal Bank Woodstock, Ont. | 10 | 250 00 | 250 00 |
| MacMahon, H. W. | Toronto, Ont. | 10 | 250 00 | 250 00 |
| McCabe, S. L. | Lotus, Ont. | 20 | 500 00 | 500 00 |
| McCallum, J. Finlay | Edmonton, Alta | 5 | 125 00 | 125 00 |
| McDonald, Mrs. Alice | Guelph, Ont. | 7 | 175 00 | 175 00 |
| McGee, Mrs. Annie | Toronto, Ont. | 13 | 325 00 | 325 00 |
| McIntosh, James Innes | Guelph, Ont. | 8 | 200 00 | 200 00 |
| McKay, Geo. | Unknown | 2 | 50 00 | 50 00 |

SESSIONAL PAPER No. 8

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| McKeown, Mrs. Christina Innes | Care of C. R. McKeown, Barrister, Orangeville, Ont. | 7 | 175 00 | 175 00 |
| McLaughlin, Dr. R. G. | Toronto, Ont. | 2 | 50 00 | 50 00 |
| McLean, Donald | " | 2 | 50 00 | 50 00 |
| National Trust Co., Ltd. | " | 668 | 16,700 00 | 16,700 00 |
| Neihaus, Katherine P. and Tor. Gen. Trusts Corp., exec. of est. of late Charles Neihaus | " | 80 | 2,000 00 | 2,000 00 |
| Nicholls, H. A. | Richmond Hill, Ont. | 4 | 100 00 | 100 00 |
| Niven, John K. & Co. | Toronto, Ont. | 10 | 250 00 | 250 00 |
| Northcote, Henry | " | 2 | 50 00 | 50 00 |
| Northern Life Assurance Co. | London, Ont. | 200 | 5,000 00 | 5,000 00 |
| O'Flynn, Francis E. | Belleville, Ont. | 16 | 400 00 | 400 00 |
| O'Flynn, Fred. W. | Toronto, Ont. | 10 | 250 00 | 250 00 |
| O'Flynn, Harry H. | Dominion Bank, Toronto, Ont. | 10 | 250 00 | 250 00 |
| O'Flynn, Philo Walter | Madoc, Ont. | 17 | 425 00 | 425 00 |
| O'Hara, James | Toronto, Ont. | 6 | 150 00 | 150 00 |
| Osborne, James Kerr, exors. est. of | Care of Toronto General Trusts Corporation, Toronto, Ont. | 690 | 17,250 00 | 17,250 00 |
| Park, James | Toronto, Ont. | 2 | 50 00 | 50 00 |
| Parker, Mrs. M. D. | Winnipeg, Man. | 12 | 300 00 | 300 00 |
| Paterson, Miss Helen M. | Toronto, Ont. | 14 | 350 00 | 350 00 |
| Paterson, John A. | " | 2 | 50 00 | 50 00 |
| Paterson, Miss Mary Louise | Care of Rev. T. W. Paterson, Toronto, Ont. | 48 | 1,200 00 | 1,200 00 |
| Paterson, Rev. T. W. | Toronto, Ont. | 84 | 2,100 00 | 2,100 00 |
| Patrick, Geo. S. | Lindsay, Ont. | 12 | 300 00 | 300 00 |
| Pearcy, G. S. (in trust) | Toronto, Ont. | 12 | 300 00 | 300 00 |
| Pellatt, Brig.-Gen'l. Sir Henry, C.V.O. | Traders Bank Bldg., Toronto, Ont. | 412 | 10,300 00 | 10,300 00 |
| Perry, Walter D. | Mitchell, Ont. | 280 | 7,000 00 | 7,000 00 |
| Philps, E. L. | Halifax, N.S. | 20 | 500 00 | 500 00 |
| Pierce, Chauncey H. | Northampton, Mass. | 55 | 1,375 00 | 1,375 00 |
| Poole, James | Glencoe, Ont. | 4 | 100 00 | 100 00 |
| Porter, John S. | Toronto, Ont. | 34 | 850 00 | 850 00 |
| Potts, Mrs. Jane V. | Sterling, Ont. | 20 | 500 00 | 500 00 |
| Power, William | Toronto, Ont. | 4 | 100 00 | 100 00 |
| Provident Investment Co. | " | 20 | 500 00 | 500 00 |
| Pyne, Dr. R. A. and W. F. MacQueen, execs. | Care of Dr. R. A. Pyne, Toronto, Ont. | 8 | 200 00 | 200 00 |
| Raikes, Geo. (in trust) | Barrie, Ont. | 60 | 1,500 00 | 1,500 00 |
| Raikes, Geo. | " | 60 | 1,500 00 | 1,500 00 |
| Ramsay, William | Bowland Stow, Scotland | 26 | 650 00 | 650 00 |
| Rance, Mrs. Harriet | Clinton, Ont. | 40 | 1,000 00 | 1,000 00 |
| Renwick, Mrs. Jane Macdonald | 29 Hillside Rd., Stamford Hill, London, N., England. | 10 | 250 00 | 250 00 |
| Ridout, Percival F. | Can. Bank of Commerce, North Toronto. | 30 | 750 00 | 750 00 |
| Robinson, Misses H. M. and A.A., executrices. | Toronto, Ont. | 40 | 1,000 00 | 1,000 00 |
| Robinson, Mrs. Elizabeth | " | 50 | 1,250 00 | 1,250 00 |
| Rogers, Dr. J. M. | Ingersoll, Ont. | 4 | 100 00 | 100 00 |
| Ross, Fred. H. | Toronto, Ont. | 10 | 250 00 | 250 00 |
| Rowsell, Mrs. Elizabeth | " | 10 | 250 00 | 250 00 |
| Scott, Ann | Unknown. | 8 | 200 00 | 200 00 |
| Scott, C. W. | Toronto, Ont. | 20 | 500 00 | 500 00 |
| Shaw, Mrs. Isabel T. | Hamilton, Ont. | 15 | 375 00 | 375 00 |
| Sharpe, Miss Clara L. | San Francisco, Cal. | 17 | 425 00 | 425 00 |
| Simpson, Benjamin M. | Care of Wm. A. Simpson & Son, Philadelphia, Pa. | 40 | 1,000 00 | 1,000 00 |

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHARESHOLDERS—COMMON STOCK—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Simpson, Charles C. | Care of Wm. A. Simpson & Son, Philadelphia, Pa. | 20 | 500 00 | 500 00 |
| Simpson, William M. | " | 20 | 500 00 | 500 00 |
| Sims, P. H. | Toronto, Ont. | 200 | 5,000 00 | 5,000 00 |
| Sims, P. H. (in trust) | " | 6 | 150 00 | ..... |
| Smart, A. M. | Care of G. M. Gunn & Son, London, Ont. | 20 | 500 00 | 500 00 |
| Smiley, James | Paris, Ont. | 4 | 100 00 | 100 00 |
| Smith, Alexander | Toronto, Ont. | 40 | 1,000 00 | 1,000 00 |
| Smith, Mrs. Jane M., executrix | Montreal, Que. | 6 | 150 00 | 150 00 |
| Smith, W. W. | Raleigh, N.C. | 40 | 1,000 00 | 1,000 00 |
| Sproule, Mrs. Elizabeth J. | Springfield-on-the-Credit, Ont. | 5 | 125 00 | 125 00 |
| Staebler, estate of J. M. | Kitchener, Ont. | 10 | 250 00 | 75 00 |
| Stewart, Barbara | Toronto, Ont. | 2 | 50 00 | 50 00 |
| Stewart, James B. | " | 4 | 100 00 | 100 00 |
| Stewart, Wm. E., exec. | " | 4 | 100 00 | 100 00 |
| Stewart, John and John Duncan, execs. (in trust) | " | 52 | 1,300 00 | 1,300 00 |
| Strathy, James Robert | Care of A. G. Strathy, Toronto, Ont. | 9 | 225 00 | 225 00 |
| Strathy, Miss Elizabeth M. L. | " | 9 | 225 00 | 225 00 |
| Strathy, A. G. | " | 9 | 225 00 | 225 00 |
| Strathy, Gerard B. | " | 9 | 225 00 | 225 00 |
| Swan, Henry | " | 2 | 50 00 | 50 00 |
| Taylor, Maria and R. V Sinclair, extr. | Ottawa, Ont. | 10 | 250 00 | 250 00 |
| Tett, Mrs. Ethel M. | Lacombe, Alta. | 88 | 2,200 00 | 2,200 00 |
| Thompson, Robert, estate of | Care of R. W. Thompson Toronto, Ont. | 544 | 13,600 00 | 13,600 00 |
| Tilley, Mrs. Elizabeth M. | London, Ont. | 4 | 100 00 | 100 00 |
| Toronto General Trusts Corp. (in trust) | Toronto, Ont. | 210 | 5,250 00 | 5,250 00 |
| Toronto General Trusts Corp., executors, estate of Jane Todd Kirkland | " | 80 | 2,000 00 | 2,000 00 |
| Toronto General Trusts Corp., executors, estate of John Gowans | " | 50 | 1,250 00 | 1,250 00 |
| Toronto General Trusts Corp., administrators of est. of Mrs. E. M. Dalton | " | 13 | 325 00 | 325 00 |
| Toronto General Trusts Corp. (trustees) | " | 30 | 750 00 | 750 00 |
| Toronto General Trusts Corp. exec. of estate of Chas. E. Goad | " | 700 | 17,500 00 | 17,500 00 |
| Toronto General Trusts Corp. (in trust) "Byrnes" | " | 114 | 2,850 00 | 2,850 00 |
| Toronto General Trusts Corp., (trustees) M. Long Family | " | 2 | 50 00 | 50 00 |
| Townley, W. R. | Chicago, Ill. | 20 | 500 00 | 500 00 |
| Turner, Geo. R. | MacGregor, Iowa | 4 | 100 00 | 100 00 |
| Turner, Charles Conrad | Winnipeg, Man. | 5 | 125 00 | 125 00 |
| Turner, J. A. and C. | Melfort, Sask. | 9 | 225 00 | 225 00 |
| Vachon, Mrs. Belinda L. | Prince Albert, Sask. | 16 | 400 00 | 400 00 |
| Wade, Mrs. Lillie M | Brighton, Ont. | 33 | 825 00 | 825 00 |
| Walker, Miss Mary L. | Ottawa, Ont. | 24 | 600 00 | 600 00 |
| Walker, W. H. | Governor General's Office, Ottawa, Ont. | 14 | 350 00 | 350 00 |
| Warren, Charles D. | Toronto, Ont. | 1 | 25 00 | 25 00 |
| Watson, Mrs. Sarah | " | 125 | 3,125 00 | 3,125 00 |
| Watson, Thomas | " | 80 | 2,000 00 | 2,000 00 |
| Weir, James | Unknown | 8 | 200 00 | 200 00 |
| Western Assurance Co. | Toronto, Ont. | 13,433 | 335,825 00 | 335,825 00 |
| Whittier, H. F. | Trenton, Ont. | 18 | 450 00 | 450 00 |
| Wilson, Chas. S., trustee of estate | Care of John Stark Co., Toronto, Ont. | 40 | 1,000 00 | 1,000 00 |
| Wilson, John | Unknown | 8 | 200 00 | 200 00 |

SESSIONAL PAPER No. 8

BRITISH AMERICA ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Wingham, John Walker | Toronto, Ont. | 40 | 1,000 00 | 1,000 00 |
| Wingard, Miss Nora M. | Morrisburg, Ont. | 26 | 650 00 | 650 00 |
| Wolfe, Mrs. Maude G. | Petrolia, Ont. | 52 | 1,300 00 | 1,300 00 |
| Wolfe, Fred. (in tr. for F. B. Wolfe) | " | 2 | 50 00 | 50 00 |
| Wood, Lucinda J. | Brantford, Ont. | 27 | 675 00 | 675 00 |
| Wood, E. R. | Toronto, Ont. | 6 | 150 00 | 150 00 |
| Wood, E. R. and W. B. Meikle (in trust) | " | 6,050 | 151,250 00 | 151,250 00 |
| Woodman, Gordon C. | Winnipeg, Man. | 40 | 1,000 00 | 1,000 00 |
| Totals | | 34,000 | $850,000 00 | $ 849,029 79 |

LIST OF STOCKHOLDERS—PREFERENCE STOCK.

| | | | | |
|---|---|---|---|---|
| Baker, estate of J. T. | New York City, U.S.A. | 32 | 800 00 | 800 00 |
| Brock, W. R. | Toronto, Ont. | 200 | 5,000 00 | 5,000 00 |
| Central Canada Loan & Savings Co. | " | 10,000 | 250,000 00 | 250,000 00 |
| Dominion Securities Corp. Ltd. | " | 7,040 | 176,000 00 | 176,000 00 |
| Hanna, D. B. | " | 200 | 5,000 00 | 5,000 00 |
| Hodgens, W. S. (in trust) | " | 648 | 16,200 00 | 16,200 00 |
| Lash, Z. A., K.C., LL.D. | " | 200 | 5,000 00 | 5,000 00 |
| Meikle, W. B. (in trust) | " | 1,000 | 25,000 00 | 25,000 00 |
| Morrow, G. A. | " | 200 | 5,000 00 | 5,000 00 |
| Morrow, G. A., (in trust) | " | 2,000 | 50,000 00 | 50,000 00 |
| Nicholls, Lt.-Col. the Hon. Frederic | " | 200 | 5,000 00 | 5,000 00 |
| Toronto General Trusts Corp., exec. estate of late Chas. E. Goad | " | 200 | 5,000 00 | 5,000 00 |
| Townley, W. R. | Chicago, Ill. | 80 | 2,000 00 | 2,000 00 |
| Totals | | 22,000 | $550,000 00 | $ 550,000 00 |

## BRITISH COLONIAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at January 19, 1917).

Honourable C. Eug. Dubord, President; J. B. Morissette, Vice-President; Honourable J. E. Roberge, I. L. Lafleur, J. E. E. Leonard, D. O. E. Denault, Eusèbe Huard, L. H. Desjardins, Nap. Drouin, Theodore Meunier, Jean Spycket, Michel Propper, L. J. Boileau.

LIST OF SHAREHOLDERS—(As at December 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Ainey, Joseph | Montreal | 10 | 1,000 00 | 250 00 |
| Armstrong, J. E. | Perth, N.B. | 10 | 1,000 00 | 200 00 |
| Audet, L.O. | Levis | 5 | 500 00 | 125 00 |
| Barras, J.D. E., Dr. | Levis | 10 | 1,000 00 | 250 00 |
| Beaudry, Toussaint | Weedon Sta. | 1 | 100 00 | 25 00 |
| Beauvais, J. P. | Montreal | 5 | 500 00 | 125 00 |
| Bédard, Dr. A. E. | Quebec | 5 | 500 00 | 125 00 |
| Bélanger & Bégin | Sherbrooke | 10 | 1,000 00 | 250 00 |
| Bérard, Jos. B. | Montreal | 5 | 500 00 | 125 00 |
| Bisson, Evariste | Chartierville | 10 | 1,000 00 | 250 00 |
| Blanchet, J. L. | Lambton | 1 | 100 00 | 25 00 |
| Boileau, L. J., N. P. | Montreal | 25 | 2,500 00 | 625 00 |
| Borden, Robert A. | Moncton | 5 | 500 00 | 125 00 |
| Bourret, Maj. | La Patrie | 15 | 1,500 00 | 300 00 |
| Brien, J. A. | Montreal | 25 | 2,500 00 | 625 00 |
| Brien, L. A. | St. Germain | 25 | 2,500 00 | 625 00 |
| British Colonial Trust Co. Inc. | Montreal | 2,400 | 240,000 00 | 33,170 00 |
| Bruneau, O. H. | Lake Aylmer | 1 | 100 00 | 25 00 |
| Calmann-Lévy, G. | Paris, France | 100 | 10,000 00 | 2,500 00 |
| Calmann-Lévy, Geo. | " | 100 | 10,000 00 | 2,500 00 |
| Carreau, G. P. | Montreal | 1 | 100 00 | 25 00 |
| Chapleau & Delorme | " | 5 | 500 00 | 125 00 |
| Chêné, Adolphe | Oka | 10 | 1,000 00 | 200 00 |
| Chevalier, Arthur | Sherbrooke | 10 | 1,000 00 | 250 00 |
| Cloutier, Jos. | St. Ephrem | 17 | 1,700 00 | 425 00 |
| Corbett, A. M. | Summerhill | 1 | 100 00 | 25 00 |
| Cordonnier, Célestin | Haubourdin | 200 | 20,000 00 | 5,000 00 |
| Coté, Joseph | Ottawa | 5 | 500 00 | 125 00 |
| Crépy, Aug. P. O. | Lille, France | 50 | 5,000 00 | 1,250 00 |
| Dagenais, Eug. | Sault au Récollet | 10 | 1,000 00 | 200 00 |
| Daoust, J. E. C. | Montreal | 25 | 2,500 00 | 625 00 |
| Daoust, Guis. | Ste. Anne de Bellevue | 5 | 500 00 | 125 00 |
| Décarie, J. Tel. | Montreal | 100 | 10,000 00 | 2,500 00 |
| Décarie, Léon. | " | 1 | 100 00 | 25 00 |
| Dechêne, Elz. Miv. | Quebec | 50 | 5,000 00 | 1,250 00 |
| Decoster, P. E. W. J. | Lille (N.), France | 50 | 5,000 00 | 1,250 00 |
| Deguire, J. B. | St. Laurent | 50 | 5,000 00 | 1,250 00 |
| Deguire, Pierre. | " | 10 | 1,000 00 | 250 00 |
| De laMothe, J. | Montreal | 10 | 1,000 00 | 250 00 |
| Delorme, C. E. | " | 10 | 1,000 00 | 250 00 |
| Denault, D. O. E. | Sherbrooke | 345 | 34,500 00 | 8,625 00 |
| Dennult, G. E. | Asbestos | 10 | 1,000 00 | 250 00 |
| Desjardins, L. H. | Terrebonne | 345 | 34,500 00 | 8,625 00 |
| Desruisseaux, Mde. O. | Sherbrooke | 5 | 500 00 | 125 00 |
| Dorais, O. E. | " | 20 | 2,000 00 | 500 00 |
| Drouin, Nap. | Quebec | 345 | 34,500 00 | 8,625 00 |
| Dubord, Hon. C. E. | Monument | 345 | 34,500 00 | 8,625 00 |
| Dufresne, R. | Montreal | 100 | 10,000 00 | 2,500 00 |
| Dupont, Alf. J. T. | Paris, France | 100 | 10,000 00 | 2,500 00 |
| Dupré, J. B. | Montréal | 10 | 1,000 00 | 200 00 |
| Durand, J. L. | Three Rivers | 5 | 500 00 | 125 00 |
| Filion, Z. | Montreal | 10 | 1,000 00 | 250 00 |

BRITISH COLONIAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Fontaine, J. A. | Valcourt | 1 | 100 00 | 25 00 |
| Forest, Lionel | Sherbrooke | 2 | 200 00 | 50 00 |
| Fortier, Laval E. | Levis | 5 | 500 00 | 125 00 |
| Francoeur, J. N., M.P.P. | Quebec | 10 | 1,000 00 | 250 00 |
| Fréchette, Succ. J. | Sherbrooke | 5 | 500 00 | 125 00 |
| Garon, A. G. | Drummondville | 1 | 100 00 | 25 00 |
| Gauvin, Pierre | Sherbrooke | 15 | 1,500 00 | 375 00 |
| Gingras, Fortunat | Quebec | 10 | 1,000 00 | 250 00 |
| Gobeil, S. | La Patrie | 5 | 500 00 | 125 00 |
| Godbout, A., M.P.P. | St. George East | 50 | 5,000 00 | 1,250 00 |
| Gosselin & Lussier | Weedon Station | 6 | 600 00 | 150 00 |
| Gratton, J. B. | Montreal | 20 | 2,000 00 | 500 00 |
| Guenette, J. A. | St. Anne de Bellevue | 5 | 500 00 | 125 00 |
| Guptill, S. D. | Grand Manan | 5 | 500 00 | 125 00 |
| Harris, C. P. Realty, Ltd. | Moncton | 10 | 1,000 00 | 250 00 |
| Harwood, Dr. L. de L. | Montreal | 100 | 10,000 00 | 2,000 00 |
| Huard, Eusèbe | Lake Megantic | 345 | 34,500 00 | 8,625 00 |
| Huard, Rev. Victor A. | Quebec | 5 | 500 00 | 125 00 |
| Jarry, Stanislas | St. Laurent | 250 | 25,000 00 | 5,000 00 |
| Joly, J. A. | Ste. Rose | 1 | 100 00 | 25 00 |
| Kohn, Geo. | Paris, France | 100 | 10,000 00 | 2,500 00 |
| Laflamme, J. A. K. | Québec | 5 | 500 00 | 125 00 |
| Lafleur, I. L. | Montreal | 345 | 34,500 00 | 8,625 00 |
| Lajeunesse, W. | " | 10 | 1,000 00 | 200 00 |
| Lalonde, Succ. Emery | Ste. Anne de Bellevue | 345 | 34,500 00 | 8,625 00 |
| Lalonde, L. A. | " | 1 | 100 00 | 25 00 |
| Lamarche, J. A. | Montreal | 5 | 500 00 | 125 00 |
| Lapierre, Omer | " | 20 | 2,000 00 | 485 00 |
| Lapierre, P. | " | 50 | 5,000 00 | 1,000 00 |
| La Réassurance Nouvelle, Compagnie de Réassurances et de Co-Assurances | Paris, France | 400 | 40,000 00 | 10,000 00 |
| Lasalle, Roch | St. Guillaume | 1 | 100 00 | 25 00 |
| Lauzon, H. F. | Montreal | 10 | 1,000 00 | 250 00 |
| Lebel, S. W. | Cabano | 10 | 1,000 00 | 250 00 |
| Lefebvre, J. E. | Farnham | 5 | 500 00 | 125 00 |
| Legault, Victor | St. Laurent | 50 | 5,000 00 | 1,250 00 |
| Léger, Edouard E. | Montreal | 10 | 1,000 00 | 250 00 |
| Lemieux, T. S. | St. Malo | 3 | 300 00 | 75 00 |
| Léonard, D. A. | Montreal | 5 | 500 00 | 125 00 |
| Léonard, J. E. E. | " | 345 | 34,500 00 | 8,625 00 |
| Letourneux, Jos. | " | 50 | 5,000 00 | 1,250 00 |
| Levasseur, V. J. | St. Jean | 5 | 500 00 | 125 00 |
| Limoges, Jos. | Terrebonne | 10 | 1,000 00 | 250 00 |
| Lorrain, C. A. | St. Jérome | 1 | 100 00 | 25 00 |
| Majeau, Joseph | Montreal | 10 | 1,000 00 | 250 00 |
| Marchand, C. A. | " | 5 | 500 00 | 125 00 |
| Martin, Théo. | Chartierville | 3 | 300 00 | 75 00 |
| Mayrand, George | Montreal | 10 | 1,000 00 | 200 00 |
| Meunier, Théodore | " | 345 | 34,500 00 | 7,900 00 |
| Michaud, Succ. J. L. | " | 20 | 2,000 00 | 500 00 |
| Mitchell, Mrs. M. S. | Moncton | 2 | 200 00 | 50 00 |
| Morisset, Dr. A. | Quebec | 50 | 5,000 00 | 1,250 00 |
| Morissette, J. B. | " | 345 | 34,500 00 | 8,625 00 |
| Nault, J. M. | Sherbrooke | 10 | 1,000 00 | 250 00 |
| Normandeau, J. D. | Ste. Anne de Bellevue | 1 | 100 00 | 25 00 |
| Pelletier, P. | St. Guillaume | 1 | 100 00 | 25 00 |
| Pineau, J. E. | Fraserville | 10 | 1,000 00 | 250 00 |
| Primeau, J. C. | Montreal | 10 | 1,000 00 | 250 00 |
| Propper, Emmanuel | Paris, France | 100 | 10,000 00 | 2,500 00 |
| Propper, Michel | " | 100 | 10,000 00 | 2,500 00 |
| Poulin, J. | Beauceville | 1 | 100 00 | 25 00 |
| Queen, J. M. | St. John, N.B. | 25 | 2,500 00 | 625 00 |
| Reinach, G. de | Paris, France | 100 | 10,000 00 | 2,500 00 |
| Roberge, Hon. J. E. | Lambton | 345 | 34,500 00 | 8,625 00 |

BRITISH COLONIAL FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Rousseau, P. | Ste. Anne de Bellevue | 10 | 1,000 00 | 250 00 |
| Roy, Cyrille E. | Mégantic | 1 | 100 00 | 25 00 |
| Roy, Eustache | " | 1 | 100 00 | 25 00 |
| Saindon, Succ. M. E. | Fraserville | 5 | 500 00 | 125 00 |
| Scalbert, P. S. H. W. | St. André lez Lille | 150 | 15,000 00 | 3,750 00 |
| Seale, R. F. | Station Ste. Cecile | 1 | 100 00 | 25 00 |
| Simon, Succ. D. C. | Hull | 5 | 500 00 | 125 00 |
| Société Anonyme de Réassurances contre l'Incendie | Paris, France | 300 | 30,000 00 | 7,500 00 |
| Spycket, B. | " | 50 | 5,000 00 | 1,250 00 |
| Spycket, E. T. | " | 50 | 5,000 00 | 1,250 00 |
| Spycket, J. P. B. | " | 50 | 5,000 00 | 1,250 00 |
| St. Denis, A. J. H. | Montreal | 40 | 4,000 00 | 1,000 00 |
| St. Germain, J. E. | Sherbrooke | 1 | 100 00 | 25 00 |
| St. Germain, T. A. | St. Hyacinthe | 5 | 500 00 | 125 00 |
| Tourville, Art. | Montreal | 50 | 5,000 00 | 1,250 00 |
| Tourville, Rod., M.P.P. | " | 50 | 5,000 00 | 1,250 00 |
| Tremblay, Thos. | Sherbrooke | 5 | 500 00 | 125 00 |
| Vaillancourt, E. | Thetford Mines | 1 | 100 00 | 25 00 |
| Veilleux, André | Sherbrooke | 5 | 500 00 | 125 00 |
| Versailles, Jean | Montreal | 50 | 5,000 00 | 1,000 00 |
| Vien, Thomas | Quebec | 10 | 1,000 00 | 250 00 |
| Williams, F. S. | St. John, N.B. | 1 | 100 00 | 25 00 |
| Wilson, Jas. W. | Welsford, N.B. | 1 | 100 00 | 25 00 |
| Totals | | 10,000 | $1,000,000 00 | $ 219,805 00 |

## THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 25, 1917.)

Hon. E. Brown, Pres.; E. E. Hall, Vice-Pres., F. K. Foster, Sir D. C. Cameron, D. E. Williams, C. W. N Kennedy, P. C. McIntyre, W. T. Devlin, F. Carter-Cotton, J. Balfour, T. J. S. Skinner, T. L. Wood, Jos. Stauffer.

LIST OF SHAREHOLDERS—(As at December 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Andrew, T. N. | Port Arthur, Ont. | 25 | 1,000 00 | 200 00 |
| Appleton, John | Toronto, Ont. | 10 | 400 00 | 400 00 |
| Archibald, M. G. | Kamloops, B.C. | 25 | 1,000 00 | 125 00 |
| Ashton, E. C. | Brantford, Ont. | 50 | 2,000 00 | 500 00 |
| Allen, C. E. | Winnipeg, Man. | 50 | 2,000 00 | 1,760 00 |
| Allen, Miss V. W. | Cheltenham, Eng. | 25 | 1,000 00 | 1,000 00 |
| Ashdown, J. H. | Winnipeg, Man. | 5 | 200 00 | 200 00 |
| Adams, D. E. | " | 25 | 1,000 00 | 700 00 |
| Brown, Hon. Edw. | " | 1,250 | 50,000 00 | 10,000 00 |
| Burdett, S. W. | " | 15 | 600 00 | 600 00 |
| Bryce, Rev. Geo. | Ottawa, Ont. | 50 | 2,000 00 | 2,000 00 |
| Burdett, J. E. A. | Winnipeg, Man. | 25 | 1,000 00 | 1,000 00 |
| Brydon, Wm. | " | 20 | 800 00 | 800 00 |
| Balfour, Jas. | Regina, Sask. | 500 | 20,000 00 | 3,000 00 |
| Borden, Dr. L. E. | Nelson, B.C. | 50 | 2,000 00 | 500 00 |
| Brydges, S. M. | " | 25 | 1,000 00 | 500 00 |
| Bixel, A. A. | Brantford, Ont. | 25 | 1,000 00 | 1,000 00 |
| Biggar, S. D. | Hamilton, Ont. | 10 | 400 00 | 50 00 |
| Bradshaw, J. L. | Stratford, Ont. | 5 | 200 00 | 200 00 |
| Beatty, J. A. | " | 25 | 1,000 00 | 333 00 |
| Bernhardt, V. P. | Preston, Ont. | 20 | 800 00 | 600 00 |
| Bernhardt, I. A. | " | 10 | 400 00 | 100 00 |
| Briscoe, R. A. | Galt, Ont. | 25 | 1,000 00 | 500 00 |
| Brown, A. C. | Guelph, Ont. | 10 | 400 00 | 100 00 |
| Brit. Can. Trust Co. | Lethbridge, Alta. | 50 | 2,000 00 | 1,825 00 |
| Blackert, E. G. | Selkirk, Man. | 5 | 200 00 | 200 00 |
| Binnington, H. | Winnipeg, Man. | 12 | 480 00 | 176 00 |
| Bone, T. W. | " | 2 | 80 00 | 75 00 |
| Baker, F. C. | Prince Albert, Sask. | 3 | 120 00 | 120 00 |
| Boas, R. A. | Regina, Sask. | 2 | 80 00 | 80 00 |
| Buchanan, W. P. | Winnipeg, Man. | 25 | 1,000 00 | 520 00 |
| Brown, F. L. | " | 12 | 480 00 | 100 00 |
| Booth, C. B. | " | 25 | 1,000 00 | 200 00 |
| Belcher, H. M. | " | 15 | 600 00 | 400 00 |
| Bedard, A. A. | Petrolea, Ont. | 20 | 800 00 | 100 00 |
| Carter-Cotton, F. | Vancouver, B.C. | 125 | 5,000 00 | 5,000 00 |
| Crofts Estate, J. C. T. | " | 200 | 8,000 00 | 1,000 00 |
| Carter-Cotton, F. & Co. | " | 50 | 2,000 00 | 2,000 00 |
| Cameron, Sir D. C. | Winnipeg, Man. | 250 | 10,000 00 | 2,000 00 |
| Calder, Alex. | " | 25 | 1,000 00 | 1,000 00 |
| Cameron, John. | " | 100 | 4,000 00 | 2,500 00 |
| Chapman, Mrs. F. A. | Washington, D.C. | 65 | 2,600 00 | 2,600 00 |
| Cummings, W. J. | Winnipeg, Man. | 100 | 4,000 00 | 4,000 00 |
| Calder, N. F. | " | 25 | 1,000 00 | 1,000 00 |
| Craig & Ross. | " | 200 | 8,000 00 | 1,000 00 |
| Cushing, Hon. W. H. | Calgary, Alta. | 100 | 4,000 00 | 4,000 00 |
| Conybeare, C. F. P. and H. W. Church | Lethbridge, Alta. | 25 | 1,000 00 | 1,000 00 |
| Campbell, P. J. | Winnipeg, Man. | 25 | 1,000 00 | 887 20 |
| Crease, E. A. | Nelson, B.C. | 5 | 200 00 | 100 00 |
| Creighton, W. T. | Winnipeg, Man. | 30 | 1,200 00 | 800 00 |
| Carpenter, A. G. | Nelson, B.C. | 25 | 1,000 00 | 125 00 |
| Clare, Fred. | Preston, Ont. | 10 | 400 00 | 100 00 |
| Campbell, Dr. T. F. | Galt, Ont. | 10 | 400 00 | 25 00 |

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—*Continued*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Campbell, Miss O. A. | Winnipeg, Man. | 10 | 400 00 | 400 00 |
| Connell, T. A. | " | 87 | 3,480 00 | 700 00 |
| Cunnington, Chas. | " | 5 | 200 00 | 200 00 |
| Campbell, T. B. | " | 63 | 2,520 00 | 375 00 |
| Cameron, A. A. | Oak Lake, Man. | 25 | 1,000 00 | 200 00 |
| Calcott, J. D. | Tilston, Man. | 12 | 480 00 | 252 00 |
| Clarke, Dr. Adam | Winnipeg, Man. | 50 | 2,000 00 | 400 00 |
| Clyde, Wm. | Petrolea, Ont. | 25 | 1,000 00 | 1,000 00 |
| Dawson, Judge A. | Winnipeg, Man. | 35 | 1,400 00 | 1,400 00 |
| Delbridge, L. M. | " | 50 | 2,000 00 | 1,250 00 |
| Day, E. A. | Kelowna, B. C. | 25 | 1,000 00 | 1,000 00 |
| Darke, F. N. | Regina, Sask. | 100 | 4,000 00 | 2,500 00 |
| Dom. Inv. & Sec. | Winnipeg, Man. | 400 | 16,000 00 | 16,000 00 |
| Decatur, D. R. | " | 12 | 480 00 | 100 00 |
| Dyke, John | " | 125 | 5,000 00 | 750 00 |
| Devlin, W. T. | " | 92 | 3,680 00 | 740 00 |
| Evans, R. T. | " | 100 | 4,000 00 | 4,000 00 |
| Emmert, H. L. | " | 100 | 4,000 00 | 500 00 |
| Elliott, R. T. | Victoria, B.C. | 250 | 10,000 00 | 5,000 00 |
| Erzinger, Mrs. M. E. | Winnipeg, Man. | 37 | 1,480 00 | 300 00 |
| Foster, F. K. | " | 427 | 17,080 00 | 4,270 00 |
| Flumerfelt, A. C. | Victoria, B.C. | 500 | 20,000 00 | 4,000 00 |
| Fair, G. H. | Brantford, Ont. | 10 | 400 00 | 400 00 |
| Forster, F. J. R. | Stratford, Ont. | 40 | 1,600 00 | 400 00 |
| Fleming, D. J. | Galt, Ont. | 10 | 400 00 | 100 00 |
| Fink, Geo. | Preston, Ont. | 25 | 1,000 00 | 1,000 00 |
| Fink, G. H. | Winnipeg, Man. | 10 | 400 00 | 400 00 |
| Ferguson, G. W. | " | 12 | 480 00 | 100 00 |
| Finkleman, C. | Selkirk, Man. | 1 | 40 00 | 40 00 |
| Foster, Mrs. M. E. | Winnipeg, Man. | 10 | 400 00 | 400 00 |
| Godfrey, A. K. | " | 25 | 1,000 00 | 1,000 00 |
| Graham, W. C. | Vancouver, B.C. | 25 | 1,000 00 | 625 00 |
| Gautier, F. E. | Winnipeg, Man. | 5 | 200 00 | 132 00 |
| Getty, E. J. | Galt, Ont. | 100 | 4,000 00 | 2,000 00 |
| Greenizen, Isaac | Petrolea, Ont. | 60 | 2,400 00 | 300 00 |
| Gentzel, A. E. | Winnipeg, Man. | 5 | 200 00 | 200 00 |
| Goldstein, Chas. | " | 5 | 200 00 | 200 00 |
| Galbraith, W. H. | Hartney, Man. | 2 | 80 00 | 80 00 |
| Halls, F. E. | Winnipeg, Man. | 100 | 4,000 00 | 4,000 00 |
| Hebb, E. H. | " | 50 | 2,000 00 | 2,000 00 |
| Harvie, Dr. R. A. | " | 50 | 2,000 00 | 1,250 00 |
| Holden, D. B. | Victoria, B.C. | 25 | 1,000 00 | 1,000 00 |
| Hughes, W. L. Mrs. | Brantford, Ont. | 10 | 400 00 | 400 00 |
| Hollinrake, W. A. | " | 10 | 400 00 | 380 00 |
| Hunter, Miss J. G. | " | 5 | 200 00 | 200 00 |
| Husband, D. G. | " | 5 | 200 00 | 200 00 |
| Hill, John | " | 10 | 400 00 | 50 00 |
| Husband, Mrs. K. C. | Vernon, B.C. | 50 | 2,000 00 | 1,250 00 |
| Hunter, M. M. | Onandaga, Ont. | 10 | 400 00 | 200 00 |
| Halstead, A. B. | Edmonton, Alta. | 50 | 2,000 00 | 400 00 |
| Hudson, W. S. | Preston, Ont. | 25 | 1,000 00 | 1,000 00 |
| Hydman, G. J. | Winnipeg, Man. | 62 | 2,480 00 | 250 00 |
| Hall, E. F. | " | 117 | 4,680 00 | 4,332 00 |
| Hiebert, John | " | 30 | 1,200 00 | 1,200 00 |
| Hill, A. E. | Brandon, Man. | 60 | 2,400 00 | 1,000 00 |
| Hong Frank, Lee | Winnipeg, Man. | 3 | 120 00 | 100 00 |
| Hardy, Thos. | Victoria, B.C. | 3 | 120 00 | 100 00 |
| Henderson, Dr. N. B. | London, Ont. | 20 | 800 00 | 532 00 |
| Ives, W. C. | Calgary, Alta. | 50 | 2,000 00 | 1,500 00 |
| James, E. | Winnipeg, Man. | 25 | 1,000 00 | 1,000 00 |
| Jones, E. W. | Moosomin, Sask. | 7 | 280 00 | 200 00 |
| Jonasson, J | Winnipeg, Man. | 3 | 120 00 | 120 00 |
| Johnson, Chas. | Winnipeg, Man. | 3 | 120 | 120 |
| Jones, C. A. | Petrolea, Ont. | 10 | 400 | 50 |
| Kennedy, C. W. N. | Winnipeg, Man. | 750 | 30,000 | 7,500 |

SESSIONAL PAPER No. 8

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Kellam, B. A | " | 25 | 1,000 00 | 200 00 |
| Landerkin, H | Portland, Maine | 250 | 10,000 00 | 2,000 00 |
| Langley, A. G | Vancouver, B.C | 25 | 1,000 00 | 1,000 00 |
| Lent & Jones | Calgary, Alta | 50 | 2,000 00 | 2,000 00 |
| Langford, T. J | Winnipeg, Man | 25 | 1,000 00 | 1,000 00 |
| Lonsdale, J | " | 75 | 3,000 00 | 975 00 |
| Lathrop, O. T | Lethbridge, Alta | 10 | 400 00 | 400 00 |
| Jones, Lloyd D | Kelowna, B.C | 25 | 1,000 00 | 1,000 00 |
| Jones, Lloyd W | " | 25 | 1,000 00 | 1,000 00 |
| Lyons, J. H | Revelstoke, B.C | 20 | 800 00 | 800 00 |
| Long, W. E | Brantford, Ont | 50 | 2,000 00 | 1,000 00 |
| Laird, J. H | Galt, Ont | 25 | 1,000 00 | 250 00 |
| Loftus, Edwin | Winnipeg, Man | 25 | 1,000 00 | 700 00 |
| Liddle, A. T | " | 125 | 5,000 00 | 750 00 |
| Laurie, John | " | 25 | 1,000 00 | 200 00 |
| MacAra, W. E | " | 250 | 10,000 00 | 2,000 00 |
| Merritt, C. M | Vancouver, B.C | 100 | 4,000 00 | 1,500 00 |
| McIntyre, J. F | Winnipeg, Man | 50 | 2,000 00 | 2,000 00 |
| Moody, Dr. A. W | " | 100 | 4,000 00 | 3,200 00 |
| Macklin, E. H | " | 5 | 200 00 | 200 00 |
| McMunn, Dr. R. S | " | 50 | 2,000 00 | 750 00 |
| Malcolm, Miss M | Newport, R.I | 6 | 240 00 | 240 00 |
| MacKay, D. S | Winnipeg, Man | 25 | 1,000 00 | 225 00 |
| Maurer & Wilde | " | 50 | 2,000 00 | 250 00 |
| McIntyre, P. C | " | 100 | 4,000 00 | 1,500 00 |
| McEwen, N. W | Brantford, Ont | 10 | 400 00 | 400 00 |
| McMurtry, Miss J. H | Galt, Ont | 5 | 200 00 | 150 00 |
| McMurtry, W. J | " | 25 | 1,000 00 | 750 00 |
| McMurtry, Miss E. E | " | 5 | 200 00 | 150 00 |
| Messecar, C. L | Brantford, Ont | 100 | 4,000 00 | 1,333 00 |
| Merner, E | New Hamburg, Ont | 50 | 2,000 00 | 250 00 |
| Milton, W. R | Winnipeg, Man | 25 | 1,000 00 | 1,000 00 |
| Manwaring, H. A | Birtle, Man | 10 | 400 00 | 400 00 |
| Macdonald, Alex | Winnipeg, Man | 7 | 280 00 | 280 00 |
| Moffett, Mrs. R | " | 15 | 600 00 | 200 00 |
| Marrin, Philip | " | 5 | 200 00 | 200 00 |
| McCarthy, John | Regina, Sask | 5 | 200 00 | 200 00 |
| McPherson, W. J | Winnipeg, Man | 37 | 1,480 00 | 300 00 |
| McLennan, Thos | Assessippi, Man | 1 | 40 00 | 40 00 |
| Maybee, W. G | Winnipeg, Man | 25 | 1,000 00 | 260 00 |
| McMillan, D. A | Griswold, Man | 3 | 120 00 | 100 00 |
| Nelson, H. R | Victoria, B.C | 25 | 1,000 00 | 1,000 00 |
| Nelles, S. B | Wilsonville, Ont | 45 | 1,800 00 | 625 00 |
| Ormond, A. E | Victoria, B.C | 250 | 10,000 00 | 2,000 00 |
| Oakes, A. H | Winnipeg, Man | 125 | 5,000 00 | 1,000 00 |
| Pulford, A. H | " | 50 | 2,000 00 | 2,000 00 |
| Popham, Dr. E. S | " | 50 | 2,000 00 | 2,000 00 |
| Prowse, Dr. S. W | " | 25 | 1,000 00 | 300 00 |
| Palmer, F. D | Galt, Ont | 25 | 1,000 00 | 1,000 00 |
| Palmer, F. H | " | 10 | 400 00 | 100 00 |
| Parker, E. S | Winnipeg, Man | 5 | 200 00 | 200 00 |
| Playfair, Miss A. F | Hartney, Man | 25 | 1,000 00 | 100 00 |
| Robertson, O. A | St. Paul, Minn | 250 | 10,000 00 | 2,000 00 |
| Runinns, E. O | London, Ont | 125 | 5,000 00 | 2,000 00 |
| Richardson, R. D | Toronto, Ont | 112 | 4,480 00 | 1,700 00 |
| Ruttan, H. N | Winnipeg, Man | 50 | 2,000 00 | 2,000 00 |
| Runians, J. E | Victoria, B.C | 25 | 1,000 00 | 700 00 |
| Robson, Judge H. A | Winnipeg, Man | 50 | 2,000 00 | 250 00 |
| Ross, Mrs. M. S | " | 50 | 2,000 00 | 250 00 |
| Ryerson, F. W | Brantford, Ont | 10 | 400 00 | 400 00 |
| Revitzer, John | Preston, Ont | 25 | 1,000 00 | 750 00 |
| Richardson, Wm | Portage la Prairie, Man. | 10 | 400 00 | 100 00 |
| Riley, W. P | Winnipeg, Man | 62 | 2,480 00 | 1,688 00 |
| Robert, J. V | " | 25 | 1,000 00 | 520 00 |

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Ross, Dr. D. G | Selkirk, Man | 5 | 200 00 | 200 00 |
| Ross, H. L | Winnipeg, Man | 5 | 200 00 | 200 00 |
| Roberts, Mrs. H. M | " | 5 | 200 00 | 200 00 |
| Sproule, W. H | " | 500 | 20,000 00 | 3,250 00 |
| Sprague, D. B | " | 25 | 1,000 00 | 200 00 |
| Skinner, T. J. S | Calgary, Alta | 250 | 10,000 00 | 2,000 00 |
| Senkler, J. H., K.C | Vancouver, B.C | 100 | 4,000 00 | 2,500 00 |
| Stiles, H. B | Winnipeg, Man | 50 | 2,000 00 | 1,200 00 |
| Stevens, R. W | Kelowna, B.C | 5 | 200 00 | 150 00 |
| Spence, J. H | Brantford, Ont | 10 | 400 00 | 400 00 |
| Speirs, D. G | Galt, Ont | 25 | 1,000 00 | 1,000 00 |
| Sloan, John | " | 10 | 400 00 | 400 00 |
| Stahlschmidt, Wm | Preston, Ont | 25 | 1,000 00 | 750 00 |
| Stauffer, Jos | Galt, Ont | 100 | 4,000 00 | 1,000 00 |
| Stevenson, W. J | London, Ont | 50 | 2,000 00 | 250 00 |
| Smith, R. M | Griswold, Man | 3 | 120 00 | 100 00 |
| Sutherland, W. J | Winnipeg, Man | 25 | 1,000 00 | 1,000 00 |
| Stevenson, S. S | " | 3 | 120 00 | 120 00 |
| Steiner, A. P | Griswold, Man | 2 | 80 00 | 80 00 |
| Sheperd-Peers Co | Selkirk, Man | 20 | 800 00 | 100 00 |
| Swan, Dr. R. R | Winnipeg, Man | 12 | 480 00 | 100 00 |
| Shandley, Mrs. L. M | Victoria, B.C | 100 | 4,000 00 | 4,000 00 |
| Snary, L. D | Winnipeg, Man | 3 | 120 00 | 120 00 |
| Standard Trust Co., exrs. estate Dr. S. C. Corbett | " | 100 | 4,000 00 | 2,500 00 |
| Standard Trust Co., exrs. estate Sir Wm. Whyte | " | 250 | 10,000 00 | 2,000 00 |
| Todd, Dr. J. O | " | 125 | 5,000 00 | 5,000 00 |
| Tufford, Dr. A. F | St. Thomas, Ont | 25 | 1,000 00 | 600 00 |
| Taylor, Judge A. E | Sarnia, Ont | 25 | 1,000 00 | 667 00 |
| Taylor, Dr. W. G | Winnipeg, Man | 10 | 400 00 | 400 00 |
| Vokes, Chas | " | 250 | 10,000 00 | 1,400 00 |
| Watt, W. L | Long Beach, Cal | 25 | 1,000 00 | 200 00 |
| Williams, D. E | Winnipeg, Man | 500 | 20,000 00 | 3,000 00 |
| Wallace, C. A | Calgary, Alta | 50 | 2,000 00 | 2,000 00 |
| Woodruff, H. S | Penticton, B.C | 50 | 2,000 00 | 1,000 00 |
| Wade, Mrs. C. E | " | 25 | 1,000 00 | 250 00 |
| Wade, A. H | " | 25 | 1,000 00 | 250 00 |
| White, R. B | " | 25 | 1,000 00 | 250 00 |
| White, W. G | Winnipeg, Man | 100 | 4,000 00 | 2,500 00 |
| Wilson, W. O | Virden, Man | 10 | 400 00 | 400 00 |
| Wood, T. L | Brantford, Ont | 200 | 8,000 00 | 1,000 00 |
| Wilcox, Mrs H | " | 20 | 800 00 | 800 00 |
| Wade, B. J | " | 10 | 400 00 | 400 00 |
| Wood, D. B | " | 100 | 4,000 00 | 500 00 |
| Whitaker, G. W | " | 10 | 400 00 | 400 00 |
| Windell, A. J | Galt, Ont | 5 | 200 00 | 150 00 |
| Windell, Miss J. B | " | 5 | 200 00 | 150 00 |
| Watson, Ralph | Paris, Ont | 20 | 800 00 | 400 00 |
| Walker, John | Petrolea, Ont | 25 | 1,000 00 | 125 00 |
| White & Manahan | Winnipeg, Man | 5 | 200 00 | 200 00 |
| Whiting, C. A. B | " | 15 | 600 00 | 175 00 |
| Young, Robert | " | 5 | 200 00 | 200 00 |
| Totals | | 14,860 | $594,400 00 | $ 242,162 20 |

## THE CANADA ACCIDENT ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 27, 1917).

S. H. Ewing, President; J. S. N. Dougall, Vice-President; T. H. Hudson, Joint Manager; Hon. N. Curry, Jas. McGregor.

LIST OF SHAREHOLDERS—(As at December 31, 1916).

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ | $ |
| Commercial Union Assurance Co., Ltd | London, Eng | 4,950 | 495,000 | 41,320 |
| S. H. Ewing | Montreal, Que | 10 | 1,000 | 400 |
| J. S. N. Dougall | " | 10 | 1,000 | 400 |
| T. H. Hudson | " | 10 | 1,000 | 400 |
| Hon. N. Curry | " | 10 | 1,000 | 400 |
| Jas. McGregor | " | 10 | 1,000 | 400 |
| | | 5,000 | $ 500,000 | $ 43,320 |

## THE CANADA HAIL INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 24, 1917.)

Geo. H. Williams, President; Frank M. Doyle, Vice-President; Wm. J. Willcox, H. B. Strang, Roderick McKenzie, Arthur Macaw, E. E. Sharpe, A. H. C. Carson, Frank D. Williams.

LIST OF SHAREHOLDERS—(As at December 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ | $ |
| G. H. Williams | Winnipeg, Man | 25 | 2,500 | 1,250 |
| F. M. Doyle | " | 25 | 2,500 | 1,250 |
| W. J. Willcox | " | 25 | 2,500 | 1,250 |
| H. B. Strang | " | 25 | 2,500 | 1,250 |
| Arthur Macaw | " | 25 | 2,500 | 1,250 |
| A. H. C. Carson | Toronto, Ont | 25 | 2,500 | 1,250 |
| F. D. Williams | " | 25 | 2,500 | 1,250 |
| E. E. Sharpe | Winnipeg, Man | 25 | 2,500 | 1,250 |
| Roderick McKenzie | " | 25 | 2,500 | 1,250 |
| London Mutual Fire Insurance Co | Toronto, Ont | 1,175 | 117,500 | 58,750 |
| Carson and Williams Brothers, Ltd | " | 100 | 10,000 | 5,000 |
| Totals | | 1,500 | $ 150,000 | $ 75,000 |

## THE CANADA NATIONAL FIRE INSURANCE COMPANY.

List of Directors—(As at February 12, 1917.)

J. H. G. Russell, Pres.; F. H. Alexander and D. E. Sprague, Vice-Presidents; W. T. Alexander, Managing Director; J. G. Hargrave, R. G. Affleck, A. D. Carscallen, M.D., E. L. Taylor, K.C., Hon. A. C. Rutherford, A. Gray, Jonathan Rogers, F. N. Darke, S. D. Lazier.

List of Shareholders—(As at Dec. 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Agar, Mrs. Essie | Bird's Hill Man. | 5 | 500 00 | 500 00 |
| Anderson, Mrs. C. E. | London, Eng. | 10 | 1,000 00 | 1,000 00 |
| Armstrong, Mrs. Catherine | New Westminster, B.C. | 77 | 7,700 00 | 7,700 00 |
| Adrain, John | St. Johns, Nfld. | 15 | 1,500 00 | 1,500 00 |
| Anderson, J. A. | Victoria, B.C. | 10 | 1,000 00 | 773 80 |
| Antonieff, Rev. Alex. | Kozodawinse, Russia | 30 | 3,000 00 | 3,000 00 |
| Adam, George | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |
| Alexander, est. R. H. | Vancouver, B.C. | 30 | 3,000 00 | 3,000 00 |
| Armstrong, J. C. | New Westminster, B.C. | 15 | 1,500 00 | 1,500 00 |
| Archibald, M. G., M.D. | Kamloops, B.C. | 10 | 1,000 00 | 700 00 |
| Abernethy, Samuel | Vancouver, B.C. | 15 | 1,500 00 | 1,068 06 |
| Anderson, James | New Westminster, B.C. | 30 | 3,000 00 | 3,000 00 |
| Adam, David | Birtle, Man. | 5 | 500 00 | 500 00 |
| Argo, Rev. James | Seaforth, Ont. | 2 | 200 00 | 200 00 |
| Anderson, George | Portage la Prairie, Man. | 5 | 500 00 | 500 00 |
| Aylard, G. H. | Victoria, B.C. | 50 | 5,000 00 | 5,000 00 |
| Alexander, W. T. | Winnipeg, Man. | 100 | 10,000 00 | 7,017 00 |
| Affleck, R. G. | " | 355 | 35,500 00 | 25,634 45 |
| Anderson, J. R. | Arcola, Sask. | 2 | 200 00 | 200 00 |
| Alexander, F. H. | Winnipeg, Man. | 100 | 10,000 00 | 1,368 60 |
| Allen, G. H. | " | 50 | 5,000 00 | 4,550 00 |
| Armstrong, Hon. J. W., M.D. | " | 20 | 2,000 00 | 1,435 83 |
| Allen, A. E. | Victoria, B.C. | 25 | 2,500 00 | 1,875 00 |
| Archibald, J. Ross | Kamloops, B.C. | 10 | 1,000 00 | 340 31 |
| Angus, Miss Mary C. | Victoria, B.C. | 10 | 1,000 00 | 910 00 |
| Arbez, C. J. H. | St. Claude, Man. | 10 | 1,000 00 | 730 00 |
| Adolph, H. L. | Brandon, Man. | 10 | 1,000 00 | 56 18 |
| Allan, H. M. | Regina, Sask. | 5 | 500 00 | 385 60 |
| Ashley, D. T. | Vancouver, B.C. | 5 | 500 00 | 297 27 |
| Austin, H. M. | Victoria, B.C. | 10 | 1,000 00 | 516 63 |
| Astley, est. William | Calgary, Alta. | 10 | 1,000 00 | 415 52 |
| Agar, H. T. | Bird's Hill, Man. | 5 | 500 00 | 410 00 |
| Agnew, G. A. T., T. D. Agnew, trustee | Prince Albert, Sask. | 5 | 500 00 | 410 00 |
| Bruce, est. John | Winnipeg, Man. | 20 | 2,000 00 | 2,000 00 |
| Bowker, A. G. | Doynton, Eng. | 100 | 10,000 00 | 10,000 00 |
| Beveridge, William | Cumberland, B.C. | 20 | 2,000 00 | 2,000 00 |
| Birrell, Peter | New Westminster, B.C. | 10 | 1,000 00 | 1,000 00 |
| Belson, Miss Edith A. | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Barber, Mrs. Maude M. | Fernie, B.C. | 10 | 1,000 00 | 1,000 00 |
| Bradshaw, George H. | Binscarth, Man. | 5 | 500 00 | 500 00 |
| Burchill, W. J. | Brandon, Man. | 10 | 1,000 00 | 1,000 00 |
| Baird, Hugh | St. Johns, Nfld. | 10 | 1,000 00 | 1,000 00 |
| Browning, D. M. | " | 25 | 2,500 00 | 2,500 00 |
| Bone, Miss Helen | Vancouver, B.C. | 17 | 1,700 00 | 1,700 00 |
| Bergeron, Narcisse | St. Boniface, Man. | 10 | 1,000 00 | 1,000 00 |
| Briercliffe, Greenwood | Winnipeg, Man. | 20 | 2,000 00 | 2,000 00 |
| Briercliffe, Mrs. Elizabeth | " | 20 | 2,000 00 | 2,000 00 |
| Baxter, Samuel | Victoria, B.C. | 25 | 2,500 00 | 2,500 00 |
| Brenchley, John | Kenora, Ont. | 10 | 1,000 00 | 1,000 00 |
| Brymner, G. D. | New Westminster, B.C. | 30 | 3,000 00 | 1,440 51 |
| Buchan, Alexander | Winnipeg, Man. | 5 | 500 00 | 500 00 |
| Bell, Mrs. Sarah | Victoria, B.C. | 25 | 2,500 00 | 2,500 00 |

CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Bawlf, est. N., Standard Trusts Co. excts.... | Winnipeg, Man..... | 100 | 10,000 00 | 10,000 00 |
| Beck, Hon. N. D..... | Edmonton, Alta..... | 15 | 1,500 00 | 1,500 00 |
| Burdett, S. W..... | Winnipeg, Man..... | 20 | 2,000 00 | 2,000 00 |
| Beliveau, Hormidas..... | " ..... | 25 | 2,500 00 | 2,500 00 |
| Burdett, W. W..... | " ..... | 20 | 2,000 00 | 2,000 00 |
| Bridgewater, Conyers..... | Victoria, B.C..... | 20 | 2,000 00 | 2,000 00 |
| Barrett, J. K..... | Winnipeg, Man..... | 10 | 1,000 00 | 1,000 00 |
| Bridgeman, Wellington..... | " ..... | 5 | 500 00 | 500 00 |
| Banks & Finkea..... | Drydea, Ont..... | 20 | 2,000 00 | 2,000 00 |
| Boger, H. W. O..... | Winnipeg, Maa..... | 25 | 2,500 00 | 2,500 00 |
| Brown, W. F. H..... | Edmonton, Alta..... | 5 | 500 00 | 500 00 |
| Bigg, Spencer..... | Grand Prairie, Alta..... | 3 | 300 00 | 300 00 |
| Borthwick, G. A..... | Victoria, B.C..... | 25 | 2,500 00 | 2,500 00 |
| Brown, R. S..... | Stony Mountain, Man... | 10 | 1,000 00 | 1,000 00 |
| Bailie, Miss Mary E..... | Winnipeg, Man..... | 10 | 1,000 00 | 1,000 00 |
| Bryce, Miss Gertrude A., Wm. Bryce, trustee | Victoria, B.C..... | 3 | 300 00 | 300 00 |
| Black, Mrs. Grace J..... | St. Johns, Nfld..... | 20 | 2,000 00 | 2,000 00 |
| Burgess, Joseph..... | Minnedosa, Man..... | 5 | 500 00 | 500 00 |
| Barnes, F. H..... | Enderby, B.C..... | 10 | 1,000 00 | 1,000 00 |
| Benson, Dr. J. M..... | Winnipeg, Man..... | 5 | 500 00 | 500 00 |
| Bertram, David..... | Kelowna, B.C..... | 10 | 1,000 00 | 1,000 00 |
| Beaubier, T. J..... | Brandon, Man..... | 5 | 500 00 | 500 00 |
| Bethel, William..... | Beausejour, Maa..... | 5 | 500 00 | 500 00 |
| Baker, Mrs. Helen C..... | Victoria, B.C..... | 20 | 2,000 00 | 2,000 00 |
| Bailey, Thomas..... | Oak Lake, Man..... | 10 | 1,000 00 | 1,000 00 |
| Bedingfeld, Francis..... | Pekisko, Alta..... | 50 | 5,000 00 | 5,000 00 |
| Butchart, R. P..... | Tod Inlet, B.C..... | 200 | 20,000 00 | 20,000 00 |
| Booth, J. G..... | Qu'Appelle, Sask..... | 5 | 500 00 | 500 00 |
| Begg, W. A..... | Medicine Hat, Alta..... | 10 | 1,000 00 | 1,000 00 |
| Brown, Mrs. Janet L..... | Broadview, Sask..... | 5 | 500 00 | 500 00 |
| Bennett, Mrs. Lydia J..... | North Vancouver, B.C.. | 10 | 1,000 00 | 1,000 00 |
| Becker, Charles F..... | Wilcox, Sask..... | 10 | 1,000 00 | 1,000 00 |
| Balfour, James..... | Regina, Sask..... | 5 | 500 00 | 500 00 |
| Blackstock, Malcolm..... | Victoria, B.C..... | 20 | 2,000 00 | 2,000 00 |
| Brownstone, Samuel..... | Elm Creek, Man..... | 10 | 1,000 00 | 1,000 00 |
| Bagot, W. H..... | Manor, Sask..... | 5 | 500 00 | 500 00 |
| Bogue, Miss Florence J. C..... | Toronto, Ont..... | 5 | 500 00 | 500 00 |
| Bulloch, William..... | Reston, Man..... | 20 | 2,000 00 | 2,000 00 |
| Bullis, W. J..... | Weyburn, Sask..... | 5 | 500 00 | 500 00 |
| Bruce, Miss Alice C., Jas. Bruce, guardiaa... | Milk River, Alta..... | 5 | 500 00 | 500 00 |
| Burnett, E. A..... | Vancouver, B.C..... | 10 | 1,000 00 | 741 63 |
| Bailey, S. O..... | Victoria, B.C..... | 50 | 5,000 00 | 4,900 00 |
| Baskerville, C. A..... | Winnipeg, Man..... | 25 | 2,500 00 | 2,163 73 |
| Bulyea, G. H. V..... | Edmonton, Alta..... | 20 | 2,000 00 | 1,346 00 |
| Beck, Charles..... | Yorkton, Sask..... | 10 | 1,000 00 | 912 01 |
| Burnett, Miss Mary A..... | Armstrong, B.C..... | 10 | 1,000 00 | 616 77 |
| Burnett, J. M..... | " ..... | 10 | 1,000 00 | 616 77 |
| Burnett, Miss E. L..... | " ..... | 10 | 1,000 00 | 616 77 |
| Burnett, Miss J. S..... | " ..... | 10 | 1,000 00 | 616 77 |
| Burnett, W. A. (W. S. Burnett, trustee). | " ..... | 10 | 1,000 00 | 616 77 |
| Beattie, William..... | Victoria, B.C..... | 10 | 1,000 00 | 820 00 |
| Brown, W. A..... | Vancouver, B.C..... | 50 | 5,000 00 | 4,527 55 |
| Boyce, B. F., M.D..... | Kelowna, B.C..... | 100 | 10,000 00 | 6,904 18 |
| Brown, D. E..... | The Pas, Maa..... | 5 | 500 00 | 486 11 |
| Brydges, S. M..... | Nelson, B. C..... | 20 | 2,000 00 | 151 60 |
| Brown, est. W. M..... | Pavilion, B.C..... | 10 | 1,000 00 | 820 00 |
| Brook, A. T..... | Regina, Sask..... | 10 | 1,000 00 | 851 45 |
| Burry, Mrs. Amelia M..... | Grenfell, Sask..... | 10 | 1,000 00 | 910 00 |
| Bowlt, John..... | Saskatoon, Sask..... | 5 | 500 00 | 161 93 |
| Benson, S. C..... | Neepawa, Man..... | 10 | 1,000 00 | 798 90 |
| Banbury, R. S..... | Regina, Sask..... | 10 | 1,000 00 | 820 00 |
| Ballachey, A. A..... | High River, Alta..... | 10 | 1,000 00 | 892 50 |
| Borland & McIntyre..... | Saskatoon, Sask..... | 20 | 2,000 00 | 1,820 00 |

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Brown, Hon. J. T. | Regina, Sask. | 50 | 5,000 00 | 2,583 05 |
| Bentley, W. H. | Vancouver, B.C. | 180 | 18,000 00 | 15 00 |
| Byer, Henry | Chester, Mont., U.S.A. | 5 | 500 00 | 57 74 |
| Butler, C. A. | Penticton, B.C. | 2 | 200 00 | 182 00 |
| Campbell, Angus | Victoria, B.C. | 50 | 5,000 00 | 5,000 00 |
| Campbell, Mrs. Isabella A. | Victoria, B.C. | 50 | 5,000 00 | 5,000 00 |
| Campbell, Peter | Carman, Man. | 15 | 1,500 00 | 1,500 00 |
| Cathcart, Rev. Nassau | Guernsey, Channel Ids. | 10 | 1,000 00 | 1,000 00 |
| Cuttle, H. G. | Minnedosa, Man. | 5 | 500 00 | 500 00 |
| Clark, William | Winnipeg, Man. | 30 | 3,000 00 | 3,000 00 |
| Creighton, D. J. | Yale, B.C. | 5 | 500 00 | 500 00 |
| Crawford, W. K., John Crawford, Trustee | South Vancouver, B.C. | 5 | 500 00 | 500 00 |
| Cook, William | St. Johns, Newfoundl'd. | 10 | 1,000 00 | 1,000 00 |
| Cooke, E. F. | Brandon, Man. | 10 | 1,000 00 | 1,000 00 |
| Chapman, G. H. | Hamilton, Ont. | 10 | 1,000 00 | 1,000 00 |
| Clarke, A. T. | Vancouver, B.C. | 20 | 2,000 00 | 1,223 05 |
| Church, J. W. | Victoria, B.C. | 60 | 6,000 00 | 6,000 00 |
| Cran, Mrs. Mary H. | Duncan, B.C. | 3 | 300 00 | 300 00 |
| Carcary, S. C. | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |
| Cran, James | Duncan, B.C. | 5 | 500 00 | 500 00 |
| Curry, Dr. B. J. | Winnipeg, Man. | 25 | 2,500 00 | 2,500 00 |
| Cross, J. A. | Regina, Sask. | 5 | 500 00 | 500 00 |
| Champion, H. T., Est., Northern Trusts Co., Executors | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |
| Calvert, S. H. | Moosomin, Sask. | 5 | 500 00 | 500 00 |
| Church, Mrs. Emily E. | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Caldwell, James | Vancouver, B.C. | 5 | 500 00 | 500 00 |
| Cooke, E. H. | Moosejaw, Sask. | 10 | 1,000 00 | 1,000 00 |
| Costley, T. D. | Kamloops, B.C. | 10 | 1,000 00 | 1,000 00 |
| Chipperfield, Sydney | Hubbard, Sask. | 2 | 200 00 | 200 00 |
| Cleveland, E. A. | Vancouver, B.C. | 50 | 5,000 00 | 5,000 00 |
| Cameron, A. A. | Oak Lake, Man. | 25 | 2,500 00 | 2,500 00 |
| Collins, Mrs. Isabella J. | Gladstone, Man. | 5 | 500 00 | 500 00 |
| Campbell, C. C. | Reston, Man. | 20 | 2,000 00 | 2,000 00 |
| Chapman, A. B., M.D. | Reston, Man. | 10 | 1,000 00 | 1,000 00 |
| Campbell & Simpson | Dauphin, Man. | 10 | 1,000 00 | 1,000 00 |
| Cohen, Samuel | Dauphin, Man. | 5 | 500 00 | 500 00 |
| Cameron, Duncan | Gilbert Plains, Man. | 10 | 1,000 00 | 1,000 00 |
| Comings, C. L. | Brandon, Man. | 20 | 2,000 00 | 2,000 00 |
| Conway, Mrs. Lydia | Miniota, Man. | 5 | 500 00 | 500 00 |
| Chegwin, Rev. E. J. | Moosejaw, Sask. | 25 | 2,500 00 | 2,500 00 |
| Campbell, J. F. | Miami, Man. | 10 | 1,000 00 | 1,000 00 |
| Coronation Loan and Investment Co., Ltd. | St. Johns, Nfld. | 10 | 1,000 00 | 1,000 00 |
| Connell, Kenah | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Clemons, Mrs. Hughena C. | Prince Albert, Sask. | 10 | 1,000 00 | 1,000 00 |
| Cook, James | Ladner, B.C. | 20 | 2,000 00 | 2,000 00 |
| Cook, Mrs. Dora | Ladner, B.C. | 10 | 1,000 00 | 1,000 00 |
| Carr, Charles E. | Calgary, Alta. | 10 | 1,000 00 | 1,000 00 |
| Carscallen, A. D., M.D. | Winnipeg, Man. | 100 | 10,000 00 | 10,000 00 |
| Corry, W. Y., M.D. | Vancouver, B.C. | 10 | 1,000 00 | 1,000 00 |
| Currie Bros. | Saskatoon, Sask. | 10 | 1,000 00 | 1,000 00 |
| Cook, Miss Flora E. | Ladner, B.C. | 10 | 1,000 00 | 1,000 00 |
| Cunningham, Robert | Spokane, Wash., U.S.A. | 20 | 2,000 00 | 1,934 22 |
| Carey, E. D. | Winnipeg, Man. | 25 | 2,500 00 | 2,117 86 |
| Collison, Rev. H. A. | Mount Tolmie, B.C. | 50 | 5,000 00 | 2,300 00 |
| Cruickshank, Miss G. E. | Victoria, B.C. | 10 | 1,000 00 | 867 15 |
| Cameron, John | Victoria, B.C. | 5 | 500 00 | 308 71 |
| Cruickshank, Mrs. M. | Victoria, B.C. | 5 | 500 00 | 425 00 |
| Cote, J. L. | Edmonton, Alta. | 15 | 1,500 00 | 1,160 70 |
| Carter, L. E. | Saltcoats, Sask. | 10 | 1,000 00 | 910 00 |
| Coke, Dr. C. F., Est. | Winnipeg, Man. | 5 | 500 00 | 255 99 |
| Crotty, H. S. | Victoria, B.C. | 60 | 6,000 00 | 4,920 00 |
| Crawford, J. W. | Pipestone, Man. | 5 | 500 00 | 365 00 |
| Cartmell, J. M., M.D. | Glenboro, Man. | 10 | 1,000 00 | 678 40 |

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Copeland, R. A. | Kelowna, B.C. | 20 | 2,000 00 | 224 61 |
| Carson, T. A. | Glenboro, Man. | 10 | 1,000 00 | 820 00 |
| Crichton, A. H. | Kelowna, B.C. | 50 | 5,000 00 | 3,200 00 |
| Collins, Peter | Calgary, Alta. | 20 | 2,000 00 | 1,820 00 |
| Cowan, H. J. | Portage la Prairie, Man. | 25 | 2,500 00 | 1,544 20 |
| Cowan, T. H. | Portage la Prairie, Man. | 25 | 2,500 00 | 1,789 88 |
| Comerford, Patrick | Victoria, B.C. | 10 | 1,000 00 | 252 30 |
| Christie, G. D. | Victoria, B.C. | 10 | 1,000 00 | 415 52 |
| Crease, E. A. | Nelson, B.C. | 10 | 1,000 00 | 910 00 |
| Carey, Charles | Edmonton, Alta. | 50 | 5,000 00 | 2,077 67 |
| Conybeare & Church | Lethbridge, Alta. | 25 | 2,500 00 | 2,275 00 |
| Copeman, Lesslie | Moosejaw ,Sask. | 5 | 500 00 | 308 44 |
| Claxton, W. C. | Calgary, Alta. | 10 | 1,000 00 | 910 00 |
| Connor, E. L., M.D. | Lethbridge, Alta. | 10 | 1,000 00 | 910 00 |
| Clay, Mrs. Janet. L. | Victoria, B.C. | 50 | 5,000 00 | 3,444 09 |
| Cooper, W. J., Est. | Portage la Prairie, Man. | 35 | 3,500 00 | 2,539 47 |
| Cyr, Dolphis | Pincher Creek, Alta. | 25 | 2,500 00 | 1,868 72 |
| Chisholm, A. R. | Edmonton, Alta. | 100 | 10,000 00 | 6,176 87 |
| Crang, F. W., M.D. | Edmonton, South Alta. | 10 | 1,000 00 | 950 00 |
| Cameron, J. H. | Fort William, Ont. | 10 | 1,000 00 | 613 85 |
| Cameron & Co. | Fort William, Ont. | 20 | 2,000 00 | 1,033 21 |
| Clark, Charles | High River, Alta. | 5 | 500 00 | 365 00 |
| Ceperley Rounsefell & Co. | Vancouver, B.C. | 50 | 5,000 00 | 4,080 82 |
| Duncan, William | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |
| Dearman, H. W. | Winnipeg, Man. | 30 | 3,000 00 | 3,000 00 |
| Davis, L. G. B. | Victoria, B.C. | 2 | 200 00 | 200 00 |
| Dawson, H. G. | Melfort, Sask. | 10 | 1,000 00 | 1,000 00 |
| Daykin, A. N. | Vancouver, B.C. | 50 | 5,000 00 | 485 33 |
| Davison, William | New Westminster, B.C. | 68 | 6,800 00 | 6,800 00 |
| Dickson, T. A. | Winnipeg, Man. | 40 | 4,000 00 | 4,000 00 |
| Duncan, W. C. | Duncan, B.C. | 30 | 3,000 00 | 2,100 00 |
| Draper, Miss Katherine N. | Cloverdale, B.C. | 10 | 1,000 00 | 1,000 00 |
| Duxbury, Mrs. Frances | Elkhorn, Man. | 10 | 1,000 00 | 1,000 00 |
| Deans, W. J. | Brandon, Man. | 5 | 500 00 | 500 00 |
| Duthie, R.C. | Montreal, Que. | 10 | 1,000 00 | 1,000 00 |
| Dickenson, John | Cumberland, B.C. | 10 | 1,000 00 | 1,000 00 |
| Des Rosiers, Nap., M.D. | Rockland, Ont. | 5 | 500 00 | 500 00 |
| Dickson, J. T. | Victoria, B.C. | 60 | 6,000 00 | 6,000 00 |
| Dudley, J.C. | Birtle, Man. | 10 | 1,000 00 | 1,000 00 |
| Donald, W. A., Est., Northern Trusts Co., Exts. | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |
| Davis, J. T. | Minneapolis, Minn. | 20 | 2,000 00 | 2,000 00 |
| Dunsford, C. R. | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Drewry, George | Kenora, Ont. | 50 | 5,000 00 | 5,000 00 |
| Dynes, T. B. | Fleming, Sask. | 10 | 1,000 00 | 1,000 00 |
| De Long, C. T. | Victoria, B.C. | 5 | 500 00 | 500 00 |
| De Long, Mrs. Elizabeth | Victoria, B.C. | 5 | 500 00 | 500 00 |
| Docksteader, J. H. | Armstrong, B.C. | 5 | 500 00 | 500 00 |
| Docksteader, Mrs. Annie E. | Armstrong, B.C. | 5 | 500 00 | 500 00 |
| Douglas, Mrs. Flora M. | Brownlee, Sask. | 10 | 1,000 00 | 1,000 00 |
| Dobson, S. G. | Vancouver, B.C. | 25 | 2,500 00 | 2,500 00 |
| Dufty, John | Regina, Sask. | 10 | 1,000 00 | 1,000 00 |
| Darke, F. N. | Regina, Sask. | 100 | 10,000 00 | 9,820 00 |
| Dawson, F. B., M.D. | Maple Creek, Sask. | 5 | 500 00 | 500 00 |
| Dirks, A. B. | Rosthern, Sask. | 5 | 500 00 | 500 00 |
| Douglas, G. S. | Victoria, B.C. | 20 | 2,000 00 | 2,000 00 |
| Dietrich, F. E. | Chicago, Ill. | 10 | 1,000 00 | 1,000 00 |
| Dawson, Harold | Regina, Sask. | 6 | 600 00 | 600 00 |
| Duncan, George | Winnipeg, Man. | 20 | 2,000 00 | 2,000 00 |
| De Salis, Major H. J. N. | Chatham, Eng. | 10 | 1,000 00 | 1,000 00 |
| Douglas & Co. | Winnipeg, Man. | 20 | 2,000 00 | 1,188 68 |
| Denmark, A. G., M.D. | Langenburg, Sask. | 10 | 1,000 00 | 762 77 |
| Deans, J. F. | Victoria, B.C. | 100 | 10,000 00 | 2,688 39 |
| Dodson, Frank | Vancouver, B.C. | 20 | 2,000 00 | 1,060 59 |

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Dodd, H. R. F. | Okanagan Mission, B.C. | 10 | 1,000 00 | 819 74 |
| Dynes, V. & Son | Penticton, B. C. | 11 | 1,100 00 | 803 00 |
| Dallas, Harold | Roland, Man. | 10 | 1,000 00 | 389 78 |
| Dimock, W. C. | Calgary, Alta. | 20 | 2,000 00 | 1,032 82 |
| Duncan, W. H. | Regina, Sask. | 25 | 2,500 00 | 2,142 67 |
| Doyle, Alfred | Fort Steele, B.C. | 50 | 5,000 00 | 3,650 00 |
| Dowler, A. H. | Fort William, Ont. | 50 | 5,000 00 | 4,550 00 |
| De Gero, Louis | Penticton, B.C. | 5 | 500 00 | 386 70 |
| Draper, Mrs. Hester | Vancouver, B.C. | 5 | 500 00 | 427 56 |
| Earp, Mrs. Annie G. | Winnipeg, Man. | 2 | 200 00 | 200 00 |
| Earp, Percy | Winnipeg, Man. | 5 | 500 00 | 500 00 |
| Eilers, Lewis | Victoria, B.C. | 75 | 7,500 00 | 7,500 00 |
| Eardley, B.A. | Vancouver, B.C. | 10 | 1,000 00 | 1,000 00 |
| Eardley, Mrs. Janet | Vancouver, B.C. | 10 | 1,000 00 | 1,000 00 |
| Early, George | Winnipeg, Man. | 25 | 2,500 00 | 2,500 00 |
| Evans, O. W. | Dawson City, Y.T. | 15 | 1,500 00 | 1,500 00 |
| Ellis, Thomas | Victoria, B.C. | 25 | 2,500 00 | 2,500 00 |
| Elford, J. H. | " | 70 | 7,000 00 | 7,000 00 |
| Elford, Theophilus | " | 10 | 1,000 00 | 1,000 00 |
| Elliott, G. W. | Medicine Hat, Alta. | 5 | 500 00 | 500 00 |
| England, Charles | Blackie, Alta. | 5 | 500 00 | 500 00 |
| Erzinger, John | Winnipeg, Man. | 25 | 2,500 00 | 2,275 00 |
| Elliott, R. T. | Victoria, B.C. | 200 | 20,000 00 | 2,488 67 |
| Frazer, R. P. | Minnedosa, Man. | 10 | 1,000 00 | 1,000 00 |
| Ferguson, Archibald, jr. | Holyoke, Mass. | 2 | 200 00 | 200 00 |
| Fernie, William | Victoria, B.C. | 100 | 10,000 00 | 10,000 00 |
| Ferguson, Hugh | " | 20 | 2,000 00 | 2,000 00 |
| Forlong, J. A. | Winnipeg, Man. | 25 | 2,500 00 | 2,500 00 |
| Framont, Joseph | Oak Lake, Man. | 10 | 1,000 00 | 1,000 00 |
| Fear, G. M. | Banff, Alta. | 6 | 600 00 | 600 00 |
| Fear, W. H. | " | 6 | 600 00 | 600 00 |
| Freeman, Mrs. Jean Duff | Edmonton, Alta. | 5 | 500 00 | 500 00 |
| Frizell, G. L. | Minnedosa, Man. | 5 | 500 00 | 500 00 |
| Fontana, Peter | Virden, Man. | 5 | 500 00 | 500 00 |
| Foote, W. A. | Revelstoke, B.C. | 10 | 1,000 00 | 1,000 00 |
| Falls, Hugh | Ladner, B.C. | 15 | 1,500 00 | 1,454 62 |
| Ferguson, Hugh | Kenora, Ont. | 10 | 1,000 00 | 1,000 00 |
| Fuller, Harry | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Field, W. H., M.D. | Swift Current, Sask. | 10 | 1,000 00 | 1,000 00 |
| Froom, A. C. | Regina, Sask. | 20 | 2,000 00 | 2,000 00 |
| Foote, A. A. B. | Pincher Creek, Alta. | 10 | 1,000 00 | 1,000 00 |
| Ferguson, J. B. | Toronto, Ont. | 49 | 4,900 00 | 4,900 00 |
| Frankfurter, George | Winnipeg, Man. | 20 | 2,000 00 | 1,733 64 |
| Frame, T. H. | Scott, Sask. | 1 | 100 00 | 51 67 |
| Flett, J. A. | Vancouver, B.C. | 5 | 500 00 | 325 56 |
| Finch, E. E. | Strathclair, Man. | 10 | 1,000 00 | 768 79 |
| Freeman, G. A. | Victoria, B.C. | 20 | 2,000 00 | 1,820 00 |
| Forbes, Adam | Rathwell, Man. | 10 | 1,000 00 | 370 98 |
| Ferrier, Rev. Thompson | Brandon, Man. | 20 | 2,000 00 | 1,542 17 |
| Fredericksen, J. S. | Glenboro, Man. | 10 | 1,000 00 | 696 22 |
| Forbes, Wilford | Calgary, Alta. | 10 | 1,000 00 | 608 21 |
| Falk, A. A | New Westminster, B.C. | 50 | 5,000 00 | 3,065 10 |
| Foxwell, W. E. | Victoria, B.C. | 10 | 1,000 00 | 669 75 |
| Forster, H. T. W. | Medicine Hat, Alta. | 20 | 2,000 00 | 796 27 |
| Ferguson, R. N. | Victoria, B.C. | 15 | 1,500 00 | 241 39 |
| Fowler, J. F. | Wetaskiwin, Alta. | 10 | 1,000 00 | 910 00 |
| Fudger, W. E. | Toronto, Ont. | 20 | 2,000 00 | 1,404 50 |
| Garland, Miss May B. | St. Johns, Nfld. | 5 | 500 00 | 500 00 |
| Gwynne-Vaughan, Mrs. E. B. | Chilliwack, B.C. | 5 | 500 00 | 500 00 |
| George, W. B. | Wapella, Sask. | 5 | 500 00 | 500 00 |
| Gore-Browne, H. T. T. | Victoria, B.C. | 25 | 2,500 00 | 2,500 00 |
| Gibbins, Johnson | Vancouver, B.C. | 10 | 1,000 00 | 1,000 00 |
| Gunn, Robert Sr. | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |
| Grant, David | Vancouver, B.C. | 5 | 500 00 | 500 00 |

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Amount. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Genge, L. A. | Victoria, B.C. | 30 | 3,000 00 | 3,000 00 |
| Gibson, Andrew | " | 20 | 2,000 00 | 1,938 56 |
| Guilmet, J. A. | Victoriaville, P.Q. | 10 | 1,000 00 | 1,000 00 |
| Greig, Mrs. Margaret E. | Victoria, B.C. | 29 | 2,900 00 | 2,900 00 |
| Girvan, Mrs. Louise F. | Plumas, Man. | 5 | 500 00 | 500 00 |
| Goodridge, L. A. | Edmonton, Alta. | 100 | 10,000 00 | 6,519 69 |
| Great West Permanent Loan Co., The | Winnipeg, Man. | 475 | 47,500 00 | 47,500 00 |
| Gibbons, Mrs. Ellen | Lethbridge, Alta. | 10 | 1,000 00 | 1,000 00 |
| Groom, P. M. | Penticton, B.C. | 2 | 200 00 | 200 00 |
| Gilhuly, R. H. | Selkirk, Man. | 5 | 500 00 | 500 00 |
| Goodland, Herbert | Brandon, Man. | 5 | 500 00 | 500 00 |
| Gordon, Mrs. Emma I. | Victoria, B.C. | 25 | 2,500 00 | 2,500 00 |
| Galletly, Mrs. Maragret M. | " | 10 | 1,000 00 | 1,000 00 |
| Gibson, Miss M. Lottie | Virden, Man. | 5 | 500 00 | 500 00 |
| Godley, S. H. | Brandon, Man. | 10 | 1,000 00 | 1,000 00 |
| Gibbs, F. E. | Port Arthur, Ont. | 10 | 1,000 00 | 1,000 00 |
| Grey, R. J. | Maryfield, Sask. | 20 | 2,000 00 | 2,000 00 |
| Gray, Andrew | Victoria, B.C. | 100 | 10,000 00 | 10,000 00 |
| Garry, T. H. | Willowbrook, Sask. | 10 | 1,000 00 | 1,000 00 |
| Girvin, A. W., M.D. | Strathmore, Alta. | 5 | 500 00 | 500 00 |
| Guna, J. F. | Greenridge, Man. | 10 | 1,000 00 | 1,000 00 |
| Garrow, Frederick | Granum, Alta. | 10 | 1,000 00 | 1,000 00 |
| Gross, J. P. | Wetaskiwin, Alta. | 15 | 1,500 00 | 1,500 00 |
| Gourlay, James | Lacombe, Alta. | 10 | 1,000 00 | 1,000 00 |
| Gray, George | Graysville, Man. | 5 | 500 00 | 500 00 |
| Glattli, Herman | Oakland, Cal. | 10 | 1,000 00 | 1,000 00 |
| Gunn, W. H. | Winnipeg, Man. | 10 | 1,000 00 | 631 48 |
| Gunn, Robert | " | 10 | 1,000 00 | 945 40 |
| Graham, George | Treherne, Man. | 5 | 500 00 | 106 70 |
| Grant, Mrs. Helen M. | Victoria, B.C. | 100 | 10,000 00 | 8,650 00 |
| Garratt, A. W. | Milestone, Sask. | 10 | 1,000 00 | 730 00 |
| Gamble, G. S. | Regina, Sask. | 10 | 1,000 00 | 690 00 |
| Gass, Mrs. Elizabeth | Victoria, B.C. | 80 | 8,000 00 | 4,136 81 |
| Gilker, J. A. | Nelson, B.C. | 20 | 2,000 00 | 1,654 83 |
| Groves, Job | Steveston, B.C. | 10 | 1,000 00 | 219 77 |
| Gibbons, R. V. | Lethbridge, Alta. | 10 | 1,000 00 | ..... |
| Grant, C. D. | Winnipeg, Man. | 10 | 1,000 00 | 820 00 |
| Hamilton, Mrs. Sarah | " | 25 | 2,500 00 | 2,500 00 |
| Hislop, James | Salmon Arm, B.C. | 10 | 1,000 00 | 1,000 00 |
| Hamilton, John | Winnipeg, Man. | 20 | 2,000 00 | 2,000 00 |
| Hunter, A. C. | Greenridge, Man. | 25 | 2,500 00 | 2,500 00 |
| Hewlings, F. H. | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Harrison, D. A., M.D. | Whitestone, N.Y. | 20 | 2,000 00 | 2,000 00 |
| Hunter, James | Greenridge, Man. | 10 | 1,000 00 | 1,000 00 |
| Harley, Hugh | Swan River, Man. | 5 | 500 00 | 500 00 |
| Hutchings, H. G. | Winnipeg, Man. | 115 | 11,500 00 | 11,500 00 |
| Hutchings, Ernest F. | " | 100 | 10,000 00 | 10,000 00 |
| Hadwin, F. W. | " | 5 | 500 00 | 500 00 |
| Hind, W. T. | Moosomin, Sask. | 30 | 3,000 00 | 3,000 00 |
| Hodgson, R. S. | Winnipeg, Man. | 5 | 500 00 | 500 00 |
| Hallier, J. A. | Edmonton, Alta. | 20 | 2,000 00 | 2,000 00 |
| Hall, J. Andrew, M.D. | Winnipeg, Man. | 20 | 2,000 00 | 2,000 00 |
| Herriott, William | Souris, Man. | 10 | 1,000 00 | 1,000 00 |
| Herron, Curry | Winnipeg, Man. | 3 | 300 00 | 300 00 |
| Herron, Miss Mabel F. | " | 2 | 200 00 | 200 00 |
| Hutchings, R. J. | Calgary, Alta. | 10 | 1,000 00 | 1,000 00 |
| Hainsworth, Mrs. Martha A. | New Westminster, B.C. | 10 | 1,000 00 | 1,000 00 |
| Hamilton, A. E. | Winnipeg, Man. | 5 | 500 00 | 500 00 |
| Hart, Wilfred | Weyburn, Sask. | 20 | 2,000 00 | 2,000 00 |
| Hopper, A. T. | Moosomin, Sask. | 5 | 500 00 | 500 00 |
| Hollingshead, W. J. | Winnipeg, Man. | 30 | 3,000 00 | 3,000 00 |
| Hyde, W. J. | Balgonie, Sask. | 20 | 2,000 00 | 2,000 00 |
| Henry, C. M., M.D. | Yorkton, Sask. | 10 | 1,000 00 | 1,000 00 |
| Hoban, M. J. | Beausejour, Man. | 5 | 500 00 | 500 00 |
| Hume, Miss Dawn M. | Nelson, B.C. | 10 | 1,000 00 | 1,000 00 |

THE CANADA NATIONAL—*Continued.*

LITS OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Hume, Miss Freda B. | Nelson, B.C. | 10 | 1,000 00 | 1,000 00 |
| Hume, J. Fred, Jr. | " | 10 | 1,000 00 | 1,000 00 |
| Hume, Mrs. Lydia J. | " | 20 | 2,000 00 | 2,000 00 |
| Harvey, Edward | St. Johns, Nfld. | 20 | 2,000 00 | 2,000 00 |
| Halpin, H. W. | Big River, Sask. | 10 | 1,000 00 | 1,000 00 |
| Hewitt, E. G., Est. | Maple Creek, Sask. | 10 | 1,000 00 | 1,000 00 |
| Holden, D. B., M.D. | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Hutchinson, Joseph | Gull Lake, Sask. | 25 | 2,500 00 | 2,500 00 |
| Harbican, Henry | Spokane, Wash. | 10 | 1,000 00 | 1,000 00 |
| Hamilton, William | Winnifred, Alta. | 5 | 500 00 | 500 00 |
| Hutcheson, T. W. | Swift Current, Sask. | 5 | 500 00 | 500 00 |
| Heisterman, B. S. | Victoria, B.C. | 25 | 2,500 00 | 2,500 00 |
| Hughes, Samuel | Grandview, Man. | 10 | 1,000 00 | 1,000 00 |
| Hallett, W. H. | Saltcoats, Sask. | 10 | 1,000 00 | 1,000 00 |
| Hargrave, J. G. | Winnipeg, Man. | 100 | 10,000 00 | 10,000 00 |
| Hebb, E. H. | Winnipeg, Man. | 100 | 10,000 00 | 5,166 10 |
| Harrison, A. G. | Edmonton, Alta. | 10 | 1,000 00 | 820 00 |
| Hetu, Mrs. Bertha | " | 20 | 2,000 00 | 1,640 00 |
| Hoffmeister, R. | Vancouver, B.C. | 50 | 5,000 00 | 2,807 59 |
| Huycke, A. H., M.D. | Kelowna, B.C. | 10 | 1,000 00 | 513 95 |
| Hall, G. C. | Portage la Prairie, Man. | 10 | 1,000 00 | 833 89 |
| Hamilton, F. J. | Vancouver, B.C. | 20 | 2,000 00 | 1,640 00 |
| Hamilton, Mrs. Emma, A. J. G. Hamilton, trustee | Wilcox, Sask. | 5 | 500 00 | 350 92 |
| Hepburn, Walter | Vancouver, B.C. | 25 | 2,500 00 | 1,091 93 |
| Hunter, Capt. Wm. | Belleville, Ont. | 50 | 5,000 00 | 3,843 72 |
| Haney, C. N. | Vancouver, B.C. | 10 | 1,000 00 | 819 10 |
| Hinton, H. R. | Cranbrook, B.C. | 10 | 1,000 00 | 596 44 |
| Hancock, A. J. | London, Ont. | 10 | 1,000 00 | 617 68 |
| Henderson, est. T. H. | Chilliwack, B.C. | 10 | 1,000 00 | 396 98 |
| Hames, W. A. W. | Courteney, B.C. | 10 | 1,000 00 | 294 75 |
| Horne, J. T. | Fort William, Ont. | 50 | 5,000 00 | 3,858 46 |
| Holmes, W. E. M. | High River, Alta. | 10 | 1,000 00 | 237 12 |
| Hume, Alexander | Lacombe, Alta. | 30 | 3,000 00 | 984 26 |
| Herbert, F. H. | Edmonton South, Alta. | 5 | 500 00 | 455 00 |
| Innes, R. L. | Hamilton, Ont. | 25 | 2,500 00 | 2,500 00 |
| Inkster, Hon. Colin | Winnipeg, Man. | 30 | 3,000 00 | 3,000 00 |
| Inksetter, W. E. | San José, Costa Rica | 20 | 2,000 00 | 2,000 00 |
| Brownlee, est. James, Imperial Can. Trust Co. trustees | Winnipeg, Man. | 15 | 1,500 00 | 1,500 00 |
| Irving, R. W., M.D. | Kamloops, B.C. | 10 | 1,000 00 | 1,000 00 |
| Ings, J. Walter | Lineham, Alta. | 65 | 6,500 00 | 6,500 00 |
| Ives, F. D. | Vancouver, B.C. | 5 | 500 00 | 338 31 |
| Ings, F. W. | Nanton, Alta. | 10 | 1,000 00 | 858 40 |
| Imperial Can. Trust Co. | Winnipeg, Man. | 5 | 500 00 | 243 80 |
| Jones, Thos. | " | 20 | 2,000 00 | 2,000 00 |
| Jack, Alexander | Victoria, B.C. | 50 | 5,000 00 | 5,000 00 |
| Jefferies, B.N. | Regina, Sask. | 1 | 100 00 | 100 00 |
| Jones, S. E. | Virden, Man. | 10 | 1,000 00 | 1,000 00 |
| Jones, E. W. | Moosomin, Sask. | 5 | 500 00 | 500 00 |
| Jones, Joseph | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |
| Johns, Samuel | Victoria, B.C. | 25 | 2,500 00 | 2,050 00 |
| Jones, A. E. | Milestone, Sask. | 10 | 1,000 00 | 1,000 00 |
| Jagger, Harold | Moose Jaw, Sask. | 10 | 1,000 00 | 1,000 00 |
| Jeffery, Isaac | Winnipeg, Man. | 3 | 300 00 | 266 00 |
| Jones, est. W. R. | Vancouver, B.C. | 25 | 2,500 00 | ..... |
| Jones, Joseph | " | 50 | 5,000 00 | 4,550 00 |
| Jones, W. H. | Nelson, B.C. | 20 | 2,000 00 | 1,257 75 |
| Jordan, Mrs. Emily K. | Winnipeg, Man. | 3 | 300 00 | 273 00 |
| Jenkens, C. G. | Fort William, Ont. | 10 | 1,000 00 | 613 85 |
| Kinnaird, D. M. | Russell, Man. | 20 | 2,000 00 | 2,000 00 |
| Kiddie, Thomas | Alhambra, Cal. | 25 | 2,500 00 | 2,500 00 |
| Kneen, G. V. | Montreal, Que. | 1 | 100 00 | 100 00 |
| Keech, Hiram | Stony Mountain, Man. | 20 | 2,000 00 | 2,000 00 |

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Kirk, G. A. | Victoria, B.C. | 20 | 2,000 00 | 2,000 00 |
| Kay, J. D. | New Westminster, B.C. | 5 | 500 00 | 500 00 |
| Kerr, T. W. | Vancouver, B.C. | 50 | 5,000 00 | 3,629 90 |
| Kippen, R. D. | Newdale, Man. | 10 | 1,000 00 | 1,000 00 |
| Keith, H. W., M.D. | Enderby, B.C. | 10 | 1,000 00 | 1,000 00 |
| Keown, L. D. | Moosomin, Sask. | 5 | 500 00 | 500 00 |
| Knight, A. W. P. | Victoria, B.C. | 5 | 500 00 | 500 00 |
| Kenny, F. J., M.D. | New Westminster, B.C. | 40 | 4,000 00 | 4,000 00 |
| Kearns, David | Maple Creek, Sask. | 50 | 5,000 00 | 5,000 00 |
| Knox, William | Prince Albert, Sask. | 10 | 1,000 00 | 1,000 00 |
| Kettles, est. J. N. | Pincher Creek, Alta. | 10 | 1,000 00 | 1,000 00 |
| Kettles, Charles | " | 40 | 4,000 00 | 4,000 00 |
| Kane, Paul | Rathwell, Man. | 10 | 1,000 00 | 1,000 00 |
| King, A. A., M.D. | Ladner, B.C. | 10 | 1,000 00 | 958 63 |
| Kirk, T. W. | Myrtle, Man. | 10 | 1,000 00 | 1,000 00 |
| Knox, W. J., M.D. | Kelowna, B.C. | 10 | 1,000 00 | 943 34 |
| Kinnaird, A. Y. | Ogema, Sask. | 10 | 1,000 00 | 865 00 |
| Kempthorne, S. T. | Saskatoon, Sask. | 20 | 2,000 00 | 1,544 44 |
| Knight, Robert | Calgary, Alta. | 10 | 1,000 00 | 314 40 |
| Lindsay, Mrs. Annie G.C. | Limerick, Sask. | 2 | 200 00 | 200 00 |
| Lee, Thomas | Winnipeg, Man. | 100 | 10,000 00 | 10,000 00 |
| Livock, W. T. | Edmonton, Alta. | 10 | 1,000 00 | 1,000 00 |
| Lockhart, est. Thomas | Souris, Man. | 5 | 500 00 | 500 00 |
| Lawson, est. James H. | Victoria, B.C. | 35 | 3,500 00 | 3,500 00 |
| Lathrope, Mrs. Charlotte F. | Shoal Lake, Man. | 5 | 500 00 | 500 00 |
| Laundy, Mrs. Ellen | Victoria, B.C. | 2 | 200 00 | 200 00 |
| Lovell, Mrs. Margaret | " | 40 | 4,000 00 | 4,000 00 |
| Leeming, est. Annie | " | 15 | 1,500 00 | 1,500 00 |
| Lindsay, Mrs. Naomi E. | " | 150 | 15,000 00 | 15,000 00 |
| Lander, Mrs. Annie L. | Seattle, Wash. | 5 | 500 00 | 500 00 |
| Laidlaw, Rev. R. S. | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |
| Lamont, J. F. | Vancouver, B.C. | 20 | 2,000 00 | 2,000 00 |
| Lazier, S. D. | Belleville, Ont. | 100 | 10,000 00 | 10,000 00 |
| Leeming, Mrs. Alice G. | Victoria, B.C. | 25 | 2,500 00 | 2,500 00 |
| Lees, Mrs. Laura L. S. | " | 25 | 2,500 00 | 2,500 00 |
| Lewin, F. E. | McGregor, Man. | 10 | 1,000 00 | 1,000 00 |
| Logan & Macdonald | Gilbert Plains, Man. | 10 | 1,000 00 | 1,000 00 |
| Levar, Mrs. Husley H. | Armstrong, B.C. | 20 | 2,000 00 | 2,000 00 |
| Larom, W. S. | Prince Albert, Sask. | 2 | 200 00 | 200 00 |
| Lyons, R. F. | Carberry, Man. | 10 | 1,000 00 | 1,000 00 |
| Llwyd, T. D. D. | Toronto, Ont. | 35 | 3,500 00 | 3,050 00 |
| Lavery, W. R. | Newdale, Man. | 10 | 1,000 00 | 1,000 00 |
| Lee, William | Moosomin, Sask. | 10 | 1,000 00 | 1,000 00 |
| Lyons, J. B. | Carberry, Man. | 10 | 1,000 00 | 1,000 00 |
| Lyons, Mrs. Belle M. | " | 5 | 500 00 | 500 00 |
| Leavens, L. H. | Foxwarren, Man. | 10 | 1,000 00 | 1,000 00 |
| Lowther, Dr. J. S. | Edmonton, Alta. | 10 | 1,000 00 | 1,000 00 |
| Livingstone, Mrs. Annie G. | Deloraine, Man. | 5 | 500 00 | 500 00 |
| Lawson, Thomas | Graysville, Man. | 10 | 1,000 00 | 1,000 00 |
| Longpre, J. A. R. | Qu'Appelle, Sask. | 10 | 1,000 00 | 1,000 00 |
| Limoges, Benjamin | Whitewood, Sask. | 20 | 2,000 00 | 2,000 00 |
| Latham, Arthur | Moose Jaw, Sask. | 25 | 2,500 00 | 2,500 00 |
| Lemessurier, G. W. | St. Johns, Nfld. | 5 | 500 00 | 500 00 |
| Lindsay & Mudie | Prince Albert, Sask. | 20 | 2,000 00 | 2,000 00 |
| Loggie, W. J. | Wetaskiwin, Alta. | 10 | 1,000 00 | 1,000 00 |
| Law, John | Vancouver, B.C. | 100 | 10,000 00 | 8,000 00 |
| Laycock, Burton (A. Laycock, trustee) | Foxwarren, Man. | 10 | 1,000 00 | 693 24 |
| Laughton, J. C. | Revelstoke, B.C. | 10 | 1,000 00 | 824 45 |
| Lewarton, A. E. | Churchbridge, Sask. | 10 | 1,000 00 | 910 00 |
| Levy, H. E. | Victoria, B.C. | 20 | 2,000 00 | 1,752 23 |
| Lowe, W. J. | South Vancouver, B.C. | 50 | 5,000 00 | |
| Leeming, Mrs. Cecil | Victoria, B.C. | 10 | 1,000 00 | 730 00 |
| Love, Mrs. Clara H. M. | " | 10 | 1,000 00 | 614 54 |
| Muir, George | Edinburgh, Scotland | 5 | 500 00 | 500 00 |

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Maclean, John | Winnipeg, Man. | 20 | 2,000 00 | 1,732 39 |
| Moon, J. J. | London, Eng. | 10 | 1,000 00 | 1,000 00 |
| Muir, William | Brandon, Man. | 20 | 2,000 00 | 2,000 00 |
| Murphy, H. Shermnn | Kenora, Ont. | 10 | 1,000 00 | 1,000 00 |
| Middleton, Mrs. Edith L. | Mansfield, Eng. | 10 | 1,000 00 | 1,000 00 |
| Morden, T. W. | Pincher Creek, Alta. | 5 | 500 00 | 500 00 |
| Mail, James | Edmonton, Alta. | 20 | 2,000 00 | 2,000 00 |
| MacPherson, Mrs. Annie S. | Napanee, Ont. | 9 | 900 00 | 900 00 |
| Mellon, J. J. | Edmonton South, Alta. | 50 | 5,000 00 | 3,650 86 |
| Mitchell, J. A. | Pakan, Alta. | 5 | 500 00 | 500 00 |
| Martin, Cornelius | Vancouver, B.C. | 25 | 2,500 00 | 2,500 00 |
| Montgomery, G. S. | Edmonton, Alta. | 10 | 1,000 00 | 1,000 00 |
| Murray, George | Graysville, Man. | 10 | 1,000 00 | 1,000 00 |
| Macdonald, D. J. | Vancouver, B.C. | 65 | 6,500 00 | 6,500 00 |
| Maclachlan, Major R. C. | Tipperary, Ireland | 21 | 2,100 00 | 2,100 00 |
| Manley, Miss Adelaide | Vancouver, B.C. | 10 | 1,000 00 | 1,000 00 |
| Milne, Alexander | Winnipeg, Man. | 20 | 2,000 00 | 2,000 00 |
| Main, Mrs. Laura E. | " | 50 | 5,000 00 | 5,000 00 |
| Mellard, Samuel | Chilliwack, B.C. | 10 | 1,000 00 | 1,000 00 |
| Mutter, Major J. M. | Somenos, B.C. | 50 | 5,000 00 | 3,073 23 |
| Mitchell, J. A. | Victoria, B.C. | 150 | 15,000 00 | 15,000 00 |
| Miller, H. D. & Co. Ltd. | " | 100 | 10,000 00 | 10,000 00 |
| Moore, Miss Ethel | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |
| Macmorine, Miss Sybil L. | Brandon, Man. | 5 | 500 00 | 500 00 |
| Mould, J. W. | Edmonton, Alta. | 50 | 5,000 00 | 3,793 35 |
| MacLeod, M. H. | Winnipeg, Man. | 50 | 5,000 00 | 5,000 00 |
| Morgan, J. H. | " | 10 | 1,000 00 | 1,000 00 |
| Maclean, H. A. | Victoria, B.C. | 50 | 5,000 00 | 5,000 00 |
| Martin, W. M. | Regina, Sask. | 40 | 4,000 00 | 4,000 00 |
| Martin, Mrs. Violette T. | " | 10 | 1,000 00 | 1,000 00 |
| Martysh, Rev. Basil | Sosnovice, Russia | 20 | 2,000 00 | 2,000 00 |
| Moore, H. H. | Calgary, Alta. | 50 | 5,000 00 | 5,000 00 |
| Munroe, Mrs. Matilda I. | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |
| Mortlock, Ernest | Dominion City, Man. | 10 | 1,000 00 | 1,000 00 |
| MacKenzie-Grieve, F. J. | Droxford, Eng. | 10 | 1,000 00 | 1,000 00 |
| Morey, Henry | New Westminster, B.C. | 10 | 1,000 00 | 1,000 00 |
| Markle, Mervyn C. | Shoal Lake, Man. | 5 | 500 00 | 500 00 |
| Muir, James | MacGregor, Mnn. | 5 | 500 00 | 500 00 |
| Munroe, Donald | Winnipeg, Man. | 20 | 2,000 00 | 2,000 00 |
| Mencley, A. A. | Maple Creek, Sask. | 10 | 1,000 00 | 1,000 00 |
| MacKenzie, Mrs. Tena | Edmonton, Alta. | 10 | 1,000 00 | 1,000 00 |
| Mathieu, J. A. | Fort Frances, Ont. | 50 | 5,000 00 | 5,000 00 |
| Muskett, Aubrey D. | Victoria, B.C. | 5 | 500 00 | 500 00 |
| Manning, A. J. | Reston, Man. | 10 | 1,000 00 | 1,000 00 |
| Moore, F. A. | Delia, Alta. | 10 | 1,000 00 | 1,000 00 |
| Moberly, Mrs. Bessie | Yorkton, Sask. | 15 | 1,500 00 | 1,500 00 |
| May, A. H. | Prince Albert, Sask. | 15 | 1,500 00 | 1,350 01 |
| Mara, J. A. | Victoria, B.C. | 60 | 6,000 00 | 6,000 00 |
| Marsh, John | Radford, Eng. | 2 | 200 00 | 200 00 |
| Mitchell, J. W. | Arrow River, Man. | 10 | 1,000 00 | 1,000 00 |
| Morris-Reade, George | Whitewood, Sask. | 20 | 2,000 00 | 2,000 00 |
| Muir, R. H. | Yellow Grass, Sask. | 20 | 2,000 00 | 2,000 00 |
| Morrison, Mrs. Bertha M., W. N. Morrison, trustee | Lacombe, Alta. | 15 | 1,500 00 | 1,500 00 |
| Megill, Mrs. Mary O. | Lintrathen, Man. | 10 | 1,000 00 | 1,000 00 |
| Mullins, Patrick W. | Selkirk, Man. | 5 | 500 00 | 500 00 |
| Munroe, Mrs. Barbara | Winnipeg, Mnn. | 5 | 500 00 | 500 00 |
| Mara, Miss Ellen F. | Victoria, B.C. | 100 | 10,000 00 | 10,000 00 |
| Mara, J. H. F., J. A. Mara, trustee | " | 10 | 1,000 00 | 1,000 00 |
| Mara, J. L. | " | 30 | 3,000 00 | 3,000 00 |
| Meek, Mrs. Hattie L. | Regina, Sask. | 20 | 2,000 00 | 2,000 00 |
| Morton, John | Vancouver, B.C. | 8 | 800 00 | 538 36 |
| Martin, A. E | Elrose, Sask. | 10 | 1,000 00 | 970 00 |
| Morrison, S. R. | Vancouver, B.C. | 10 | 1,000 00 | 100 00 |

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Musson, H. G. | Winnipeg, Man. | 10 | 1,000 00 | 730 00 |
| May, L. W., M.D. | Edmonton South, Alta. | 10 | 1,000 00 | 975 00 |
| Matheson, Robert | Victoria, B.C. | 5 | 500 00 | 455 00 |
| Munroe, James | Winnipeg, Man. | 10 | 1,000 00 | 866 75 |
| Mitchell, Mrs. Winnifred M. | Kelowna, B.C. | 200 | 20,000 00 | 13,556 64 |
| Manley, Thomas | Prince Albert, Sask. | 10 | 1,000 00 | 820 00 |
| McIntosh, S. G. | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |
| McDonald, A. W. | Fleming, Sask. | 10 | 1,000 00 | 1,000 00 |
| McDonald, Mrs. E. E. | " | 10 | 1,000 00 | 1,000 00 |
| McDougall, est. James, Royal Trusts Co., exts. | Winnipeg, Man. | 30 | 3,000 00 | 3,000 00 |
| McKnight, George | Glenboro, Man. | 10 | 1,000 00 | 770 00 |
| McNabb, Thomas | Turin, Alta. | 10 | 1,000 00 | 1,000 00 |
| McPherson, Daniel | New Westminster, B.C. | 30 | 3,000 00 | 3,000 00 |
| McKinnon, Mrs. Mary J. | Moose Jaw, Sask. | 5 | 500 00 | 500 00 |
| McColl, Mrs. Maria J. | New Westminster, B.C. | 10 | 1,000 00 | 1,000 00 |
| McGrath, John | Point du Bois, Man. | 10 | 1,000 00 | 1,000 00 |
| McManus, Michael | Winnipeg, Man. | 100 | 10,000 00 | 10,000 00 |
| McCandless, A. C. | Vancouver, B.C. | 100 | 10,000 00 | 7,400 00 |
| McBride, William | Winnipeg, Man. | 3 | 300 00 | 300 00 |
| McIntyre, Duncan | Carman, Man. | 10 | 1,000 00 | 1,000 00 |
| McIntosh, David | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |
| McKay, A. H. | Minnedosa, Man. | 10 | 1,000 00 | 1,000 00 |
| McGregor, James | Carman, Man. | 10 | 1,000 00 | 1,000 00 |
| McBean, William | Ridgeville, Man. | 10 | 1,000 00 | 1,000 00 |
| McCartney, John | Emerson, Man. | 10 | 1,000 00 | 1,000 00 |
| McRae, P. J. | Winnipeg, Man. | 5 | 500 00 | 500 00 |
| McKenzie, Mrs. Fannie | New Westminster, B.C. | 20 | 2,000 00 | 2,000 00 |
| McBean, Angus | Ridgeville, Man. | 10 | 1,000 00 | 1,000 00 |
| McKay, James | Minnedosa, Man. | 10 | 1,000 00 | 1,000 00 |
| McDermott, P. J. | Minnedosa, Man. | 5 | 500 00 | 500 00 |
| McLeod, Donald | Keewatin, Ont. | 5 | 500 00 | 500 00 |
| McCallum, R. H. | Russell, Man. | 15 | 1,500 00 | 1,500 00 |
| McGregor, Allan | Moosomin, Sask. | 5 | 500 00 | 500 00 |
| McDonald, W. W. | Fleming, Sask. | 10 | 1,000 00 | 1,000 00 |
| McDougall, R. J. & Son | Lancaster, Ont. | 20 | 2,000 00 | 2,000 00 |
| McGregor, Malcolm | Carman, Man. | 10 | 1,000 00 | 1,000 00 |
| McCowan, Mrs. Janet | Portage la Prairie, Man. | 10 | 1,000 00 | 1,000 00 |
| McNeill, J. C. | Calgary, Alta. | 10 | 1,000 00 | 1,000 00 |
| McDonald, J. A. | Roland, Man. | 25 | 2,500 00 | 2,500 00 |
| McNaught, Mathew | Granum, Alta. | 10 | 1,000 00 | 1,000 00 |
| McGillivray, Mrs. Jessie | Larimore, N.D. | 5 | 500 00 | 500 00 |
| McKeague, W. W. | Winnipeg, Man. | 50 | 5,000 00 | 2,634 69 |
| McRae, Mrs. Mary J. | " | 50 | 5,000 00 | 4,815 96 |
| McArthur, D. A. | " | 50 | 5,000 00 | 3,673 81 |
| McPherson, T. S. | Victoria, B.C. | 200 | 20,000 00 | 15,500 00 |
| McKechnie, W. B., M.D. | Vancouver, B.C. | 10 | 1,000 00 | 773 28 |
| McKay, Donald | Armstrong, B.C. | 40 | 4,000 00 | 1,664 80 |
| McIntyre, Peter | Carman, Man. | 10 | 1,000 00 | 820 00 |
| McRae, Kenneth | " | 5 | 500 00 | 455 00 |
| MacPherson, Coleman | Victoria, B.C. | 50 | 5,000 00 | 2,636 10 |
| McKenzie, Alexander | Vancouver, B.C. | 10 | 1,000 00 | 910 00 |
| McKenzie, Alexander jr. | " | 5 | 500 00 | 455 00 |
| McKenzie, Mrs. Janet | " | 5 | 500 00 | 455 00 |
| McNeish, Thomas | Slocan City, B.C. | 25 | 2,500 00 | 1,825 00 |
| McNeish, Mrs. Bessie O. | " | 25 | 2,500 00 | 1,825 00 |
| McEdward, George | Fort William, Ont. | 30 | 3,000 00 | 2,460 00 |
| McLeod, D. D. | Regina, Sask. | 25 | 2,500 00 | 1,539 90 |
| McKellar, Peter | Fort William, Ont. | 50 | 5,000 00 | 4,750 00 |
| McMurchy, R. D. | Regina, Sask. | 10 | 1,000 00 | 820 00 |
| McPhalen, D. J. | Vancouver, B.C. | 50 | 5,000 00 | 2,908 89 |
| McMillan, Miss Eliza | Victoria, B.C. | 10 | 1,000 00 | 441 02 |
| McLean, Miss Ernestine | Camaguay, Cuba | 50 | 5,000 00 | 1,965 36 |
| Narracott, Mrs. Clara I. | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Nimmons, Mrs. Isabella | Victoria, B.C. | 100 | 10,000 00 | 10,000 00 |
| Nelson Loan & Investment Co. Ltd | St. Johns, Nfld. | 20 | 2,000 00 | 2,000 00 |
| Noble, Francis | Longview, Alta. | 10 | 1,000 00 | 1,000 00 |
| Noble, W. J. | High River, Alta. | 10 | 1,000 00 | 1,000 00 |
| Nelson, H. R., M.D. | Williamshead, B.C. | 10 | 1,000 00 | 948 00 |
| Nye, Thos. S. | North Vancouver, B. C. | 75 | 7,500 00 | 5,418 82 |
| Nelson, Charles | Vancouver, B.C. | 50 | 5,000 00 | 2,750 00 |
| O'Sullivan, Mrs. Helen A. | New York, N.Y. | 100 | 10,000 00 | 10,000 00 |
| Olmstead, Mrs. Rachel | North Vancouver, B.C. | 20 | 2,000 00 | 2,000 00 |
| Odell, William H. | Wetaskiwin, Alta. | 5 | 500 00 | 500 00 |
| O'Connor, John | Spokane, Wash. | 10 | 1,000 00 | 1,000 00 |
| O'Brien, John | Portage la Prairie, Man. | 25 | 2,500 00 | 1,789 88 |
| Oliver, William | Lethbridge, Alta. | 25 | 2,500 00 | 1,720 50 |
| Ohlheiser, J. H. | Gull Lake, Sask. | 5 | 500 00 | 410 00 |
| Partridge, I. O. | Sintaluta, Sask. | 40 | 4,000 00 | 4,000 00 |
| Pollock, est. Henry C. | Stewiacke, N.S. | 5 | 500 00 | 500 00 |
| Phair, James | Vancouver, B.C. | 50 | 5,000 00 | 4,524 59 |
| Perdue, G. M. | Victoria, B.C. | 100 | 10,000 00 | 10,000 00 |
| Pender, James | Nanaimo, B.C. | 10 | 1,000 00 | 1,000 00 |
| Parker, Mrs. Isabel G. | Kamloops, B. C. | 10 | 1,000 00 | 1,000 00 |
| Powell, I. W., M.D. | Victoria, B.C. | 100 | 10,000 00 | 5,597 61 |
| Paddon, J. A. | St. Johns, Nfld. | 10 | 1,000 00 | 1,000 00 |
| Piper, H. M. | Fort William, Ont. | 40 | 4,000 00 | 4,000 00 |
| Peterson, Mrs. Petrea, administratrix | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |
| Power, R. A. | Victoria, B.C. | 5 | 500 00 | 500 00 |
| Paterson, Alexander | Vancouver, B. C. | 5 | 500 00 | 500 00 |
| Pollitt, William | Sperling, Man. | 5 | 500 00 | 500 00 |
| Price, A. H. | Essendale, B.C. | 10 | 1,000 00 | 1,000 00 |
| Parr, W. J. | Killarney, Man. | 4 | 400 00 | 400 00 |
| Parlee, Mrs. Haliburton O. | Edmonton, Alta. | 10 | 1,000 00 | 1,000 00 |
| Parlee, H. H. | " | 5 | 500 00 | 500 00 |
| Patterson, est. William | Birtle, Man. | 10 | 1,000 00 | 1,000 00 |
| Partington, Oswald | Kenora, Ont. | 10 | 1,000 00 | 1,000 00 |
| Pearson, Mrs. Sophia E. | Alto, Ga., U.S.A. | 5 | 500 00 | 500 00 |
| Pennington, Walter | Moosomin, Sask. | 5 | 500 00 | 500 00 |
| Preston, A. F. | Victoria, B.C. | 100 | 10,000 00 | 10,000 00 |
| Putnam, Mrs. Adelaide M. | Vancouver, B.C. | 5 | 500 00 | 500 00 |
| Partridge, T. E. | Sintaluta, Sask. | 20 | 2,000 00 | 2,000 00 |
| Piper, R. S. | Fort William, Ont. | 20 | 2,000 00 | 2,000 00 |
| Park, A. W., M.D. | Cochrane, Alta. | 10 | 1,000 00 | 1,000 00 |
| Pender, Miss Mary | Nanaimo, B.C. | 5 | 500 00 | 500 00 |
| Pope, Charles | Kenora, Ont. | 20 | 2,000 00 | 1,820 00 |
| Price, Mrs. Margery A. | Westmount, Que. | 40 | 4,000 00 | 2,457 34 |
| Pender, W. D. | Winnipeg, Man. | 10 | 1,000 00 | 669 56 |
| Paterson, J. B. | Calgary, Alta. | 20 | 2,000 00 | 1,027 14 |
| Poole, J. I. | Westaskiwin, Alta. | 5 | 500 00 | 455 00 |
| Parker, Sir Gilbert Bart. | London, Eng. | 100 | 10,000 00 | 3,700 00 |
| Pender, Andrew | Nanaimo, B.C. | 15 | 1,500 00 | 960 00 |
| Quinn, J. W. | Brandon, Man. | 5 | 500 00 | 500 00 |
| Redmond, Mrs. Mary E. | Wingam, Ont. | 10 | 1,000 00 | 1,000 00 |
| Robertson, John | Cambuslang, Scotland | 10 | 1,000 00 | 1,000 00 |
| Robertson, Andrew, Jr. | " | 10 | 1,000 00 | 1,000 00 |
| Richardson, G. A. | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Ross, Mrs. Hattie W. | Edmonton, Alta. | 25 | 2,500 00 | 2,500 00 |
| Rendell, A. S. | St. Johns, Nfld. | 10 | 1,000 00 | 1,000 00 |
| Reid, James | Cumberland, B.C. | 25 | 2,500 00 | 2,500 00 |
| Rann, Mrs. Eleanor M. | Sedgeley, Eng. | 10 | 1,000 00 | 1,000 00 |
| Redshaw, William | Dominion City, Man. | 5 | 500 00 | 500 00 |
| Runions, Mrs. Helen E. | Calgary, Alta. | 5 | 500 00 | 500 00 |
| Ross, Miss Lucy K., Fred. Ross, Trustee | Edmonton, Alta. | 25 | 2,500 00 | 2,500 00 |
| Ross, G. H. | Calgary, Alta. | 11 | 1,001 00 | 1,069 70 |
| Ross, D. G., M.D. | Selkirk, Man. | 5 | 500 00 | 500 00 |
| Rugg, M. E. | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |
| Rithet, Mrs. Velda W. | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Rott & Son, H. H. | Emerson, Man. | 5 | 500 00 | 500 00 |

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Rutherford, Mrs. Bessie F. | Stratford, Ont. | 5 | 500 00 | 500 00 |
| Riehl, Jacob | Transcona, Man. | 10 | 1,000 00 | 1,000 00 |
| Raney, W. D. | Moosomin, Sask. | 5 | 500 00 | 500 00 |
| Robinson, J. W. | Victoria, B.C. | 10 | 1,000 00 | 1,000 00 |
| Rutherford, A. C. | Edmonton, Alta. | 100 | 10,000 00 | 7,750 00 |
| Reilly, W. R. | Regina, Sask. | 6 | 600 00 | 600 00 |
| Reilly, F. B. | " | 8 | 800 00 | 800 00 |
| Robinson, T. W., Est. | Winnipeg, Man. | 50 | 5,000 00 | 5,000 00 |
| Russell, J. H. G. | " | 100 | 10,000 00 | 10,000 00 |
| Ranby, A. C. | Keoma, Alta. | 1 | 100 00 | 100 00 |
| Rogers, Jonathan | Vancouver, B.C. | 100 | 10,000 00 | 7,300 00 |
| Ramsay, Walter | Edmonton, Alta. | 50 | 5,000 00 | 1,900 00 |
| Richardson, William | Portage la Prairie, Man. | 10 | 1,000 00 | 716 08 |
| Raymer, H. W., Est. | Kelowna B.C. | 10 | 1,000 00 | 980 00 |
| Runions, J. E. | Calgary, Alta. | 5 | 500 00 | 82 55 |
| Raby, W. G. | Summerland, B.C. | 10 | 1,000 00 | 820 02 |
| Redding, J. T. | Victoria, B.C. | 25 | 2,500 00 | 112 30 |
| Ross, H. S. | Moosejaw, Sask. | 20 | 2,000 00 | 482 92 |
| Robinson, W. J. | Bassano, Alta. | 10 | 1,000 00 | 60 24 |
| Robertson, James, Est. | Olds, Alta. | 5 | 500 00 | 157 20 |
| Rossie, E. C. | Regina, Sask. | 10 | 1,000 00 | 910 00 |
| Sandgren, J. A. | Spokane, Wash. | 50 | 5,000 00 | 5,000 00 |
| Steele, Mrs. Fanny W. | Winnipeg, Man. | 20 | 2,000 00 | 2,000 00 |
| Stevenson, Mrs. Sarah E. | " | 10 | 1,000 00 | 1,000 00 |
| Simpson, H. J. | Kentville, N.S. | 10 | 1,000 00 | 1,000 00 |
| Stull, J. F. A. | Prince Albert, Sask. | 20 | 2,000 00 | 2,000 00 |
| Schoenan, Mrs. Elizabeth | Virden, Man. | 5 | 500 00 | 500 00 |
| Sawle, A. L. | Athabasca L'ding, Alta. | 6 | 600 00 | 600 00 |
| Stone, W. H. | Victoria, B.C. | 26 | 2,600 00 | 2,600 00 |
| Skinner, Mrs. Fanny J. | Nanaimo, B.C. | 25 | 2,500 00 | 2,500 00 |
| Spicer, H. W. | Grenfell, Sask. | 10 | 1,000 00 | 1,000 00 |
| Sirett, E. J., Est. | Neepawa, Man. | 10 | 1,000 00 | 1,000 00 |
| Stevens, Henry | Oak Lake, Man. | 10 | 1,000 00 | 1,000 00 |
| Siebenbaum, Henry | Victoria, B.C. | 25 | 2,500 00 | 2,500 00 |
| Stewart, George | South Vancouver, B.C. | 135 | 13,500 00 | 5,121 71 |
| Spankie, J. E., M.D. | Vancouver, B.C. | 10 | 1,000 00 | 529 36 |
| Speirs, J. T. | Winnipeg, Man. | 30 | 3,000 00 | 3,000 00 |
| Stroh, Mrs. Amelia B. | Los Angeles, Cal. | 3 | 300 00 | 300 00 |
| Simpson, H. C. | Winnipeg, Man. | 5 | 500 00 | 500 00 |
| Seldon, G. E. | Vancouver, B.C. | 20 | 2,000 00 | 2,000 00 |
| Stirling, Mrs. Jessie S. | Edmonton, Alta. | 20 | 2,000 00 | 2,000 00 |
| Schuster, Joseph, Est. | Calgary, Alta. | 10 | 1,000 00 | 1,000 00 |
| Short, James | " | 7 | 700 00 | 700 00 |
| Scott, Hon. Walter | Regina, Sask. | 10 | 1,000 00 | 1,000 00 |
| Selwood, F. S. | Calgary, Alta. | 17 | 1,700 00 | 1,430 00 |
| Sutherland, Cecil | Edmonton, Alta. | 20 | 2,000 00 | 2,000 00 |
| Stewart, Duncan | Victoria, B.C. | 50 | 5,000 00 | 5,000 00 |
| Smith, H. A. | Roland, Man. | 5 | 500 00 | 500 00 |
| Smith, J. M. | Greenridge, Man. | 10 | 1,000 00 | 1,000 00 |
| Scott, Robert | Victoria, B.C. | 50 | 5,000 00 | 5,000 00 |
| Sutherland, Mrs. Janet | Gilbert Plains, Man. | 10 | 1,000 00 | 1,000 00 |
| Sandell, Thomas | Oak Lake, Man. | 10 | 1,000 00 | 1,000 00 |
| Stubbs, L. St. George | Birtle, Man. | 10 | 1,000 00 | 1,000 00 |
| Scallion Bros. | Virden, Man. | 20 | 2,000 00 | 2,000 00 |
| Snowden, W. H. | Morden, Man. | 10 | 1,000 00 | 1,000 00 |
| Sayward, J. A. | Victoria, B.C. | 200 | 20,000 00 | 20,000 00 |
| Shirreff, R. G. | Edmonton, Alta. | 5 | 500 00 | 500 00 |
| Silcox, A. J. | Redvers, Sask. | 5 | 500 00 | 500 00 |
| Silvester, Geoffrey | Calgary, Alta. | 20 | 2,000 00 | 2,000 00 |
| Starr, J. C. | Qu'Appelle, Sask. | 5 | 500 00 | 500 00 |
| Sharron, C. A. | Winnipeg, Man. | 15 | 1,500 00 | 1,500 00 |
| Smith, David | Gladstone, Man. | 5 | 500 00 | 500 00 |
| Speers, S. H. | Enderby, B.C. | 10 | 1,000 00 | 1,000 00 |
| Small, Edwin | Maple Creek, Sask. | 5 | 500 00 | 500 00 |
| Stanley, G. D., M.D. | High River, Alta. | 5 | 500 00 | 500 00 |

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| St. Clair, Mrs. Eliza | Victoria, B.C... | 20 | 2,000 00 | 2,000 00 |
| Saskatchewan Mortgage and Trust Corporation Ltd | Regina, Sask | 5 | 500 00 | 500 00 |
| Smith, J. H | Elm Creek, Man | 10 | 1,000 00 | 1,000 00 |
| Sanson, D. M | Guelph, Ont | 49 | 4,900 00 | 4,900 00 |
| Short, C. C | High River, Alta | 10 | 1,000 00 | 1,000 00 |
| Sigmar, Christian | Glenboro, Man | 5 | 500 00 | 500 00 |
| Sigmar, Sigurjoa | " | 5 | 500 00 | 500 00 |
| Stuart, J. F | Winnipeg, Man | 50 | 5,000 00 | 5,000 00 |
| Sprague, Major D. E | " | 100 | 10,000 00 | 10,000 00 |
| Sandison, Henry | " | 25 | 2,500 00 | 2,500 00 |
| Strevel, G. H., Est | " | 50 | 5,000 00 | 561 53 |
| Spear, J. R | " | 50 | 5,000 00 | 3,384 23 |
| Sparling, J. W., Est | " | 10 | 1,000 00 | 561 53 |
| Sparling, F. W | " | 10 | 1,000 00 | 516 63 |
| Stirling, J. T | Edmonton, Alta | 10 | 1,000 00 | 875 00 |
| Stewart, Miss Margaret I | Selkirk, Man | 5 | 500 00 | 455 00 |
| Stewart, Alexander | Victoria, B.C | 75 | 7,500 00 | 7,207 17 |
| Schmid, Mrs. Mary | Edmonton, Alta | 25 | 2,500 00 | 2,375 00 |
| Scruton, G. R | Winnipeg, Man | 5 | 500 00 | 435 56 |
| Stelck, A. H. F | Dauphin, Man | 25 | 2,500 00 | 1,529 01 |
| Sutherland, David | " | 25 | 2,500 00 | 1,529 01 |
| Stewart, Mrs. Florence M | Victoria, B.C | 16 | 1,600 00 | 1,228 43 |
| Scott, W. J | Weyburn, Sask | 5 | 500 00 | 106 70 |
| St. Denis, Denis | Nelson, B.C | 50 | 5,000 00 | 2,583 05 |
| Stamper, Daniel, Est | Moosejaw, Sask | 10 | 1,000 00 | 616 31 |
| Smyth, W. Oswald | Swift Current, Sask | 25 | 2,500 00 | 1,030 03 |
| Sparks, F. F | Vancouver, B.C | 50 | 5,000 00 | 3,300 00 |
| Simmonds, W. R | Medicine Hat, Alta | 10 | 1,000 00 | 306 73 |
| Shaw, York | Calgary, Alta | 10 | 1,000 00 | 910 00 |
| Sumner, A. J. E | Saskatoon, Sask | 15 | 1,500 00 | 1,365 00 |
| Salmon, H. L | Victoria, B.C | 50 | 5,000 00 | 3,570 13 |
| Storey, E. M., Est | Regina, Sask | 20 | 2,000 00 | 1,640 00 |
| Smith, A. J | Saskatoon, Sask | 10 | 1,000 00 | 713 81 |
| Smith, G. W | Red Deer, Alta | 50 | 5,000 00 | 3,525 53 |
| Sture, P. W | Port Arthur, Ont | 10 | 1,000 00 | 730 00 |
| Silvester, Miss Beatrice | Vancouver, B.C | 5 | 500 00 | 455 00 |
| Titley, Rupert | Toronto, Ont | 10 | 1,000 00 | 1,000 00 |
| Turner, George | New Westminster, B.C | 10 | 1,000 00 | 1,000 00 |
| Turnbull, J. H | Winnipeg, Man | 105 | 10,500 00 | 10,500 00 |
| Taylor, E. L | " | 100 | 10,000 00 | 10,000 00 |
| Talbot, Mrs. Laura T | Victoria, B.C | 50 | 5,000 00 | 5,000 00 |
| Tomnlin, Mrs. Elizabeth A., W. J. C. Tomalin, Trustee | " | 5 | 500 00 | 500 00 |
| Toms, L. W | " | 50 | 5,000 00 | 5,000 00 |
| Taylor, Mrs. Georgia M | " | 10 | 1,000 00 | 1,000 00 |
| Tobin, A. H | " | 20 | 2,000 00 | 2,000 00 |
| Thomson, George | Winnipeg, Man | 5 | 500 00 | 500 00 |
| Taylor, W. E | Toronto, Ont | 5 | 500 00 | 500 00 |
| Taylor, H. H | Chilliwack, B. C | 5 | 500 00 | 288 87 |
| Thomson, H. B | Victoria, B.C | 100 | 10,000 00 | 7,300 00 |
| Tyson, George | Vancouver, B.C | 10 | 1,000 00 | 910 00 |
| Thompson, Mrs. Abbie G | Vancouver, B.C | 5 | 500 00 | 207 76 |
| Thorburn, W. C | Broadview, Sask | 25 | 2,500 00 | 1,930 50 |
| Thompson, & Baker | Moose Jaw, Sask | 25 | 2,500 00 | 1,540 20 |
| Turgeon, Mrs. Rose A | Cranbrook, B.C | 50 | 5,000 00 | 4,100 00 |
| Taylor, Hilliard | Winnipeg, Man | 10 | 1,000 00 | 617 68 |
| Vaughan, L. S | Selkirk, Man | 10 | 1,000 00 | 1,000 00 |
| Vigar, F. C | Gleichen, Alta | 55 | 5,500 00 | 3,158 90 |
| Vercker, Hon. J. E. P | Kenora, Ont | 25 | 2,500 00 | 2,500 00 |
| Vigar, C. F., F. C. Vigar, trustee | Gleichen, Alta | 5 | 500 00 | 500 00 |
| Van Egmond, W. G | Regina, Sask | 20 | 2,000 00 | 2,000 00 |
| Van Kleeck, P. D., M.D | Armstrong, B. C | 20 | 2,000 00 | 1,579 00 |
| Vicars, W. G | Qu'Appelle, Sask | 10 | 1,000 00 | 640 00 |
| Van Houten, W. J | Vancouver, B. C | 200 | 20,000 00 | |

SESSIONAL PAPER No. 8

THE CANADA NATIONAL—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts |
| Van Decar, L. B. | Vancouver, B.C. | 50 | 5,000 00 | 578 31 |
| Van Houten, Mrs. Mary O. | Nanaimo, B.C. | 50 | 5,000 00 | 4,550 00 |
| Wright, W. J. | Victoria, B.C. | 20 | 2,000 00 | 2,000 00 |
| Winter, Mrs. Sarah | Fleming, Sask. | 5 | 500 00 | 500 00 |
| Willoughby, Charles | Regina, Sask. | 60 | 6,000 00 | 6,000 00 |
| Williams, A. A. G. | Ilford, England | 1 | 100 00 | 100 00 |
| Wainwright, R. S. | Winnipeg, Man. | 20 | 2,000 00 | 2,000 00 |
| Wasson, H. J., M.D. | Victoria, B.C. | 50 | 5,000 00 | 5,000 00 |
| Wallace, C. A. | Spokane, Wash. | 35 | 3,500 00 | 3,500 00 |
| Wynne, est. Major J. R. | Winnipeg, Man. | 100 | 10,000 00 | 10,000 00 |
| Westbrook, A. E. | Rouleau, Sask. | 10 | 1,000 00 | 1,000 00 |
| Wolrige, George | Vancouver, B. C. | 45 | 4,500 00 | 4,500 00 |
| Wilkes, John | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |
| Waddell, Mrs. Isabel | Toronto, Ont. | 25 | 2,500 00 | 2,500 00 |
| Weiler, Mrs. Emma J. | Victoria, B. C. | 50 | 5,000 00 | 5,000 00 |
| Wilson, James | Vancouver, B.C. | 20 | 2,000 00 | 1,912 53 |
| Williamson, William | Winnipeg, Man. | 5 | 500 00 | 500 00 |
| Walls, L. T. | " | 3 | 300 00 | 300 00 |
| Wilson, W. & J. | Victoria, B. C. | 100 | 10,000 00 | 10,000 00 |
| Walker, R. E. | Toronto, Ont. | 5 | 500 00 | 500 00 |
| Walker, R. A. | Caledonia, Ont. | 1 | 100 00 | 100 00 |
| Wilson, David | Victoria, B.C. | 20 | 2,000 00 | 2,000 00 |
| Williams, Herbert | Fort Frances, Ont. | 50 | 5,000 00 | 5,000 00 |
| Woelffe, C. A. | Moosomin, Sask. | 10 | 1,000 00 | 1,000 00 |
| Walker, R. Eden, M.D. | New Westminster, B.C. | 25 | 2,500 00 | 2,500 00 |
| Wallace, R. W. | Lethbridge, Alta. | 10 | 1,000 00 | 1,000 00 |
| Walley, A. T. | Nelson, B. C. | 10 | 1,000 00 | 1,000 00 |
| Weaver, H. D., M.D. | Saskatoon, Sask. | 10 | 1,000 00 | 1,000 00 |
| White, Mrs. Annie J., Dave White, trustee | Banff, Alta. | 10 | 1,000 00 | 1,000 00 |
| Wilson, Capt. N. R. | Winnipeg, Man. | 10 | 1,000 00 | 1,000 00 |
| White, est. Margaret J. G. | Victoria, B.C. | 50 | 5,000 00 | 5,000 00 |
| Westbrook, Mrs. Louisa E. | Rouleau, Sask. | 10 | 1,000 00 | 1,000 00 |
| Wilson, C. H. | Fleming, Sask. | 10 | 1,000 00 | 1,000 00 |
| West, T. A. | Winnipeg, Man. | 8 | 800 00 | 694 68 |
| Williamson, R. T. | Fort Saskatchewan, Alta | 50 | 5,000 00 | 3,140 93 |
| Williamson, S. W. | Edmonton, Alta. | 50 | 5,000 00 | 3,210 29 |
| Wilson,, Biggerstaff | Victoria, B.C. | 100 | 10,000 00 | 9,100 00 |
| Woods, J. E. | Ottawa, Ont. | 100 | 10,000 00 | 7,624 36 |
| Wainewright, C. W. | Virden, Man. | 10 | 1,000 00 | 19 08 |
| Wallace, W. H. | Dauphin, Man. | 20 | 2,000 00 | 995 00 |
| Wallace, A. W. | " | 10 | 1,000 00 | 702 87 |
| Wade, A .H. | Penticton, B.C. | 10 | 1,000 00 | 730 00 |
| White, R. B., M.D. | " | 20 | 2,000 00 | 1,415 93 |
| Wilson, O. K. | San Diego, Cal. | 100 | 10,000 00 | 7,763 87 |
| Willis, Robert | Vancouver, B.C. | 25 | 2,500 00 | 280 76 |
| White, C. J. | " | 10 | 1,000 00 | 605 98 |
| Wilson, D. H. | South Ft. George, B.C. | 5 | 500 00 | 430 00 |
| Willoughby J. H. C. | Saskatoon, Sask. | 15 | 1,500 00 | 1,365 00 |
| Wilkinson, A. I. | Prince Albert, Sask. | 5 | 500 00 | 402 07 |
| Whiteside & Edmonds | New Westminster, B.C. | 10 | 1,000 00 | 910 00 |
| Wood, W. D. | Vancouver, B.C. | 20 | 2,000 00 | 786 14 |
| Wallace, Miss Blanche | Campbellford, Ont. | 10 | 1,000 00 | 820 00 |
| Wright, Mrs. Hattie | Calgary, Alta. | 5 | 500 00 | 331 16 |
| Woodard, A. W. | Vancouver, B.C. | 5 | 500 00 | 109 72 |
| Wiskens, Mrs. Alice | Victoria, B. C. | 100 | 10,000 00 | 2,114 67 |
| Young, R. C. | Montreal, Que. | 5 | 500 00 | 500 00 |
| Young, Jessie H. | Murray, Ont. | 5 | 500 00 | 500 00 |
| Yates, Rowland | St. Anne-on-the-Sea, Eng. | 10 | 1,000 00 | nn 1,000 00 |
| Young, Hugh | Tranent, Scotland | 10 | 1,000 00 | 1,000 00 |
| Totals | | 20,504 | 2,050,400 00 | 1,708,160 72 |

## THE CANADA WEATHER INSURANCE COMPANY.

List of Directors—(As at Feb. 28, 1917.)

Frederick Millman, Pres.; James E. Fergusson, Vice-Pres.; A. B. Welford; William S. Hudson; Frederick B. Welford.

List of Shareholders.—(As at Dec. 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Adams, L. H. | Radville, Sask. | 5 | 500 00 | 50 00 |
| Alexander, S. J. | Tansley, Ont. | 2 | 200 00 | 200 00 |
| Atmore, T. S. | St. George, Ont. | 2 | 200 00 | 200 00 |
| Anderson & Tannahill | Cobourg, Ont. | 1 | 100 00 | 100 00 |
| Appel, Wm. M. | Tavistock, Oat. | 1 | 100 00 | 100 00 |
| Ashley, Richard B. | Brampton, Ont. | 1 | 100 00 | 100 00 |
| Armour, Mrs. Mary (administratrix of estate of A. Armour, (deceased) | Brantford, Ont. | 2 | 200 00 | 200 00 |
| Adamson, E. H. | Winterbourne, Ont. | 2 | 200 00 | 200 00 |
| Atkinson, C. E. | Newport, Ont. | 1 | 100 00 | 100 00 |
| Armstrong, John B. | Orangeville, Ont. | 1 | 100 00 | 100 00 |
| Adams, E. L. | McGregor, Ont. | 1 | 100 00 | 100 00 |
| Adamson, J. D. | Newdale, Man. | 5 | 500 00 | 500 00 |
| Ball, J. W. | Tillsonburg, Ont. | 1 | 100 00 | 100 00 |
| Barker, Wm. | Princeton Ont. | 1 | 100 00 | 100 00 |
| Bastedo, John J. G. | Moose Jaw, Sask. | 5 | 500 00 | 100 00 |
| Bechtel, Allen. | Baden, Ont. | 1 | 100 00 | 100 00 |
| Bechtel, Gideon. | " | 2 | 200 00 | 200 00 |
| Bellamy, J. J. | Kirkton, Ont. | 1 | 100 00 | 100 00 |
| Biggar, J. C. | Mohawk, Ont. | 1 | 100 00 | 100 00 |
| Black, G. D. | Ayr, Ont. | 1 | 100 00 | 100 00 |
| Boulter, W. | Picton, Ont. | 1 | 100 00 | 100 00 |
| Broughton, H. S. | Bradford, Ont. | 1 | 100 00 | 100 00 |
| Burgis, E. A. | Burford, Ont. | 4 | 400 00 | 400 00 |
| Burton, M. E. | Hamilton, Ont. | 1 | 100 00 | 100 00 |
| Badder, Chas. | Dresden, Ont. | 1 | 100 00 | 100 00 |
| Brewer, A. J. | Bothwell, Ont. | 1 | 100 00 | 100 00 |
| Bell, Lachlan. | Tiverton, Ont. | 1 | 100 00 | 100 00 |
| Biggar, W. H. | Mohawk, Ont. | 1 | 100 00 | 100 00 |
| Brooking, W. H | Dundas, Ont. | 1 | 100 00 | 100 00 |
| Buckel, John | New Hamburg, Ont. | 1 | 100 00 | 100 00 |
| Brown, Jacob. | Nanticoke, Ont. | 1 | 100 00 | 100 00 |
| Berdux, P. J. | Wellesley, Ont. | 2 | 200 00 | 200 00 |
| Buntiag, W. H. | St. Catharines, Ont. | 1 | 100 00 | 100 00 |
| Bingeman, J. C. | Bridgeport, Ont. | 2 | 200 00 | 200 00 |
| Backus, M. | Chatham, Ont. | 1 | 100 00 | 100 00 |
| Baragar, Percy D. | Arcola, Sask. | 2 | 200 00 | 200 00 |
| Book, J. A. | Grimsby, Ont. | 2 | 200 00 | 200 00 |
| Baker, A. T. | Port Dalhousie, Ont. | 1 | 100 00 | 100 00 |
| Brown, James. | Lurgan, Ont. | 1 | 100 00 | 100 00 |
| Brown, Thos. | Varency, Ont. | 1 | 100 00 | 100 00 |
| Broughton, V. E. | Bradford, Ont. | 1 | 100 00 | 100 00 |
| Blackburn, P. C. | Mount Dennis. | 1 | 100 00 | 100 00 |
| Bowman, Geo. A. | Conestogo, Ont. | 2 | 200 00 | 200 00 |
| Brubacher, A. B. | Kitchener, Ont. | 1 | 100 00 | 100 00 |
| Buechler, A. B. | Tavistock, Ont. | 1 | 100 00 | 100 00 |
| Boothe, P. J. | Toronto, Ont. | 1 | 100 00 | 100 00 |
| Bacon, J. A. | Alton, Ont. | 1 | 100 00 | 100 00 |
| Bundscho, S. | Shakespeare, Ont. | 1 | 100 00 | 100 00 |
| Brock, Geo. | Adelaide, Ont. | 1 | 100 00 | 100 00 |
| Brown, J. S. | Laurel, Ont. | 1 | 100 00 | 100 00 |
| Blakie, A. J. | White Oak, Ont. | 1 | 100 00 | 100 00 |
| Blair, Geo. | Belfountain, Ont. | 2 | 200 00 | 200 00 |
| Brown, Jas. C. | Parkhill, Ont. | 1 | 100 00 | 100 00 |

THE CANADA WEATHER—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Brooking, Mrs. G. E. | Dundas, Ont. | 1 | 100 00 | 100 00 |
| Brown, M. E. | Woodstock, Ont. | 2 | 200 00 | 200 00 |
| Brown, I. E. | " | 2 | 200 00 | 200 00 |
| Brown, R. E. | Irma, Wisconsin, U.S.A. | 2 | 200 00 | 200 00 |
| Brown, L. T. | Englehart, Ont. | 2 | 200 00 | 200 00 |
| Campbell, A. | Woodville, Ont. | 1 | 100 00 | 100 00 |
| Campbell, Paul | Merton, Ont. | 1 | 100 00 | 100 00 |
| Campbell, W. L. | Bradford, Ont. | 1 | 100 00 | 100 00 |
| Caister, E. | Tavistock, Ont. | 1 | 100 00 | 100 00 |
| Chantler, Jas. G. | Beeton, Ont. | 1 | 100 00 | 100 00 |
| Clarkson, Wm. | Beachville, Ont. | 1 | 100 00 | 100 00 |
| Clinton, Wm. | Wellington, Ont. | 1 | 100 00 | 100 00 |
| Cowie, Geo. | Brantford, Ont. | 1 | 100 00 | 100 00 |
| Cuncannon, T. W. | Didsbury, Alta. | 1 | 100 00 | 100 00 |
| Chapin, T. F. | Beeton, Ont. | 1 | 100 00 | 100 00 |
| Clark, John W. | Cainsville, Ont. | 1 | 100 00 | 100 00 |
| Crerar, Alex. | Lisbon, Ont. | 1 | 100 00 | 100 00 |
| Chapman, J. G. | St. Thomas, Ont. | 1 | 100 00 | 100 00 |
| Crumback, J. S. | Mohawk, Ont. | 5 | 500 00 | 500 00 |
| Clark, W. I. | Alliston, Ont. | 1 | 100 00 | 100 00 |
| Crumback, J. M. | Scotland, Ont. | 1 | 100 00 | 100 00 |
| Campbell, John H. | Brantford, Ont. | 1 | 100 00 | 100 00 |
| Caskey, James. | Kincardine, Ont. | 1 | 100 00 | 100 00 |
| Coombs, Geo. R. | Guelph, Ont. | 1 | 100 00 | 100 00 |
| Connon, John. | Hamilton, Ont. | 1 | 100 00 | 100 00 |
| Croft, David. | Tavistock, Ont. | 1 | 100 00 | 100 00 |
| Campbell, Donald. | Terra Cotta, Ont. | 1 | 100 00 | 100 00 |
| Coad, Geo. | Alliance, Ont. | 1 | 100 00 | 100 00 |
| Campbell, P. D. | Newbury, Ont. | 4 | 400 00 | 400 00 |
| Campbell, R. B. | Armow, Ont. | 1 | 100 00 | 100 00 |
| Campbell, D. J. | Strathroy, Ont. | 1 | 100 00 | 100 00 |
| Cation, Walter J. | Snelgrove, Ont. | 1 | 100 00 | 100 00 |
| Campbell, Trafford. | Fenhill, Ont. | 1 | 100 00 | 100 00 |
| Cousins, J. S. | Belmont, Ont. | 1 | 100 00 | 100 00 |
| Cation, J. B. | Snelgrove, Ont. | 1 | 100 00 | 100 00 |
| Corbett, W. L. | Brinsley, Ont. | 1 | 100 00 | 100 00 |
| Cerswell, J. H. | Bond Head, Ont. | 1 | 100 00 | 100 00 |
| Coulter, J. A. | Essex, Ont. | 1 | 100 00 | 100 00 |
| Coxon, Geo. J. | Milverton, Ont. | 1 | 100 00 | ..... |
| Carpenter, G. H. | Fruitland, Ont. | 1 | 100 00 | 100 00 |
| Duncanson, J. | Dutton, Ont. | 1 | 100 00 | 100 00 |
| Dutcher, J. A. | Bradford, Ont. | 1 | 100 00 | 100 00 |
| Dalton, E. | Tansley, Ont. | 2 | 200 00 | 200 00 |
| Drummond, J. D. F. | Ailsa Craig, Ont. | 1 | 100 00 | 100 00 |
| Dewar, J. D. | Coldstream, Ont. | 1 | 100 00 | 100 00 |
| Dewey, Geo. E. | Chatham, Ont. | 1 | 100 00 | 100 00 |
| Dolson, J. M. | Alloa, Ont. | 1 | 100 00 | 100 00 |
| Davidson, W. T. | Snelgrove, Ont. | 1 | 100 00 | 100 00 |
| Donaldson, W. A. | Mono Mills, Ont. | 1 | 100 00 | 100 00 |
| Doyle, J. M. | Vancouver, B. C. | 1 | 100 00 | 100 00 |
| Dunn, John. | Alliston, Ont. | 1 | 100 00 | 100 00 |
| Edgington, E. G. | Brownsville, Ont. | 2 | 200 00 | 200 00 |
| Edgington, John. | Woodstock, Ont. | 2 | 200 00 | 200 00 |
| Edgar, Wm. A. | Ingersoll, Ont. | 1 | 100 00 | 100 00 |
| Edwards, Chas. | Onondaga, Ont. | 2 | 200 00 | 200 00 |
| Elliott, John. | Mitchell, Ont. | 1 | 100 00 | 100 00 |
| Edmondson, Alex. | Echo Place, Ont. | 1 | 100 00 | 100 00 |
| Edmondson, Chris. | Brantford, Ont. | 1 | 100 00 | 100 00 |
| Eidt, A. | New Hamburg, Ont. | 1 | 100 00 | 100 00 |
| Everitt, Geo. | Newbury, Ont. | 1 | 100 00 | 100 00 |
| Elliss, J. F. | Maidstone. | 1 | 100 00 | 100 00 |
| Erne, Anton. | Webb, Sask. | 5 | 500 00 | 500 00 |
| Fox, P. C. | Kingsville, Ont. | 1 | 100 00 | 100 00 |
| Freeborn, W. H. | Wellesley, Ont. | 2 | 200 00 | 200 00 |

THE CANADA WEATHER—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Freeborn, A. K. | Wellesley, Ont. | 1 | 100 00 | 100 00 |
| Felker, J. F. | Stoney Creek, Ont. | 1 | 100 00 | 100 00 |
| Fraser, Alex. | Bradford, Ont. | 2 | 200 00 | 200 00 |
| Fraser, Alex. | Verdun, Ont. | 1 | 100 00 | 100 00 |
| Fraser, Robert C. | Parkhill, Ont. | 1 | 100 00 | 100 00 |
| Forrest, Jas. | Nithburg, Ont. | 1 | 100 00 | 100 00 |
| Ford, Alfred | Chatham, Ont. | 2 | 200 00 | 200 00 |
| Fretz, Wm. | Jordan Harbour, Ont. | 2 | 200 00 | 200 00 |
| Forman, A. E. | Toronto, Ont. | 6 | 600 00 | 600 00 |
| Fisher, H. St. C. | Niagara-on-the Lake, Ont | 1 | 100 00 | 100 00 |
| Fisher, C. G. | Queenston, Ont. | 1 | 100 00 | 100 00 |
| Fried, L. G. | Roseville, Ont. | 1 | 100 00 | 100 00 |
| Ferguson, John | Kincardine, Ont. | 1 | 100 00 | 100 00 |
| Fisher, Mrs. L. H. | Manor, Sask. | 5 | 500 00 | 500 00 |
| Foster, James | Glen Ewen, Sask. | 3 | 300 00 | 217 70 |
| Fergusson, James E. | Ingersoll, Ont. | 25 | 2,500 00 | 2,500 00 |
| Ferris, James | Stoney Creek, Ont. | 1 | 100 00 | 100 00 |
| Falconbridge, Mrs. G. | Leamington, Ont. | 1 | 100 00 | 100 00 |
| Garner, Thos. | Palermo, Ont. | 1 | 100 00 | 100 00 |
| Gerow, W. J. | Bloomfield, Ont. | 1 | 100 00 | 100 00 |
| Goring, A. H. | Tavistock, Ont. | 2 | 200 00 | 200 00 |
| Green, Geo. G. | Bradford, Ont. | 1 | 100 00 | 100 00 |
| Gawley, G. R. | East Linton, Ont. | 1 | 100 00 | 100 00 |
| Glasgow, Thos. J. | Tupperville, Ont. | 1 | 100 00 | 100 00 |
| Geddie, Robert | Paris, Ont. | 1 | 100 00 | 100 00 |
| Gough, Thos. E. | Strathroy, Ont. | 1 | 100 00 | 100 00 |
| Glaister, Wm. | Wellesley, Ont. | 1 | 100 00 | 100 00 |
| Guthrie, Donald | Beachville, Ont. | 5 | 500 00 | 500 00 |
| Gardner, Alex. | Woodstock, Ont. | 1 | 100 00 | 100 00 |
| Guy, James | Sable, Ont. | 1 | 100 00 | 100 00 |
| Gayman, Melvin | St. Catharines, Ont. | 3 | 300 00 | 300 00 |
| Goettling, Wm. | New Dundee, Ont. | 2 | 200 00 | 200 00 |
| Harman, Herbert | Beeton, Ont. | 1 | 100 00 | 100 00 |
| Hart, Frank | Watrous, Sask. | 2 | 200 00 | 20 00 |
| Holland, Isaac | Brownsville, Ont. | 5 | 500 00 | 500 00 |
| Hollman, A. C. | New Dundee, Ont. | 1 | 100 00 | 100 00 |
| Howell, Jas. B. | St. George, Ont. | 2 | 200 00 | 200 00 |
| Hill, J. J. | Toronto, Ont. | 1 | 100 00 | 100 00 |
| Hutchinson, R. J. | London, Ont. | 1 | 100 00 | 100 00 |
| Heilman, B. | Rodney, Ont. | 1 | 100 00 | 100 00 |
| Hardy, Henry | Strathroy, Ont. | 3 | 300 00 | 300 00 |
| Hamilton, D. R. | Burford, Ont. | 1 | 100 00 | 100 00 |
| Hager, L. | Palermo, Ont. | 5 | 500 00 | 500 00 |
| Hall, Chas. | Trafalgar, Ont. | 1 | 100 00 | 100 00 |
| Honsberger, E. | Jordan Station | 2 | 200 00 | 200 00 |
| Honsberger, M. | " | 2 | 200 00 | 200 00 |
| Howey, J. C. | Port Dover, Ont. | 1 | 100 00 | 100 00 |
| Hurst, J. G. | Conestogo, Ont. | 2 | 200 00 | 200 00 |
| Hurst, Mrs. J. G. | " | 4 | 400 00 | 400 00 |
| Henderson, J. F. | Wardsville, Ont. | 1 | 100 00 | 100 00 |
| Hamacher, I. | Poplar Hill, Ont. | 1 | 100 00 | 100 00 |
| Huston, E. T. | Glencoe, Ont. | 1 | 100 00 | 100 00 |
| Hamilton, A. M. | Winterbourne, Ont. | 2 | 200 00 | 200 00 |
| Harrison, B. | Toronto, Ont. | 1 | 100 00 | 100 00 |
| Hilborn, I. | Elmira, Ont. | 1 | 100 00 | 100 00 |
| Herriott, Wm. | Souris, Man. | 5 | 500 00 | 500 00 |
| Hyndman, J. A. | Hyndman, Man. | 5 | 500 00 | 213 00 |
| Harkness, Robert | Annan, Ont. | 1 | 100 00 | 100 00 |
| Hunter, Mrs. J. (administratrix of estate of J. Hunter, deceased) | Petrolia, Ont. | 2 | 200 00 | 200 00 |
| Haviland, C. W. | Chatham, Ont. | 1 | 100 00 | 100 00 |
| Hudson, Wm. S. | Preston, Ont. | 20 | 2,000 00 | 1,150 00 |
| Ireland, M. J. | Burlington, Ont. | 1 | 100 00 | 100 00 |
| Ingoldsby, Thos. | Mayfield, Ont. | 1 | 100 00 | 100 00 |

THE CANADA WEATHER—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Ivey, John | Jarvis, Ont | 2 | 200 00 | 200 00 |
| Ionson, G. A | Ingersoll, Ont | 1 | 100 00 | 100 00 |
| James, David | Thornhill, Ont | 1 | 100 00 | 100 00 |
| Johnston, John | Chatham, Ont | 1 | 100 00 | 100 00 |
| Jackson, M. S | Chatham, Ont | 2 | 200 00 | 200 00 |
| Jennings, F. A | Thedford, Ont | 1 | 100 00 | 100 00 |
| Karn, V. W | Woodstock, Ont | 2 | 200 00 | 200 00 |
| Kelly, D. A | Picton, Ont | 1 | 100 00 | 100 00 |
| Kendrick, A | Cainsville, Ont | 1 | 100 00 | 100 00 |
| Kendrick, U. O | " | 1 | 100 00 | 100 00 |
| Kienzle, J | Conestogo, Ont | 1 | 100 00 | 100 00 |
| Kelly, Chas | Curries Crossing, Ont | 3 | 300 00 | 300 00 |
| Koch, J. S | Tavistock, Ont | 1 | 100 00 | 100 00 |
| Lampman, W. F | Woodstock, Ont | 2 | 200 00 | 200 00 |
| Lester, H. A | Burford, Ont | 1 | 100 00 | 100 00 |
| Lester, E. A | " | 1 | 100 00 | 100 00 |
| Lunn, James | Port Talbot, Ont | 1 | 100 00 | 100 00 |
| Lang, Robert | Erin, Ont | 1 | 100 00 | 100 00 |
| Livingston, J. P | Baden, Ont | 1 | 100 00 | 100 00 |
| Laidlaw, A. E | Brampton, Ont | 3 | 300 00 | 300 00 |
| Lunn, W. H | St. Thomas, Ont | 1 | 100 00 | 100 00 |
| Lyons, James | Cheltenham, Ont | 1 | 100 00 | 100 00 |
| Little, Thos | " | 2 | 200 00 | 200 00 |
| Lyons, Wm. G | Terra Cotta, Ont | 1 | 100 00 | 100 00 |
| Lyons, Mrs. G | " | 1 | 100 00 | 100 00 |
| Letson, Wm. J | West Montrose, Ont | 1 | 100 00 | 100 00 |
| Lawrence, W. J | Eglinton, Ont | 2 | 200 00 | 200 00 |
| Laird, Jas | Owen Sound, Ont | 2 | 200 00 | 200 00 |
| Lindley, W. S | Ingersoll, Ont | 1 | 100 00 | ..... |
| LaPierre, Mrs | Paris, Ont | 2 | 200 00 | 200 00 |
| MacLaren, J. B | Montreal, Que | 20 | 2,000 00 | 800 00 |
| Malone, John | Brechin, Ont | 1 | 100 00 | 100 00 |
| Manson, Wm | Ayr, Ont | 1 | 100 00 | 100 00 |
| Millman, F | Woodstock, Ont | 26 | 2,600 00 | 2,600 00 |
| Mogk, W., jr | Tavistock, Ont | 1 | 100 00 | 100 00 |
| Mowbray, F. B | Palermo, Ont | 2 | 200 00 | 200 00 |
| Mott, Chas | Mt. Vernon, Ont | 1 | 100 00 | 100 00 |
| Meyers, C. B | Bayside, Ont | 1 | 100 00 | 100 00 |
| Mitton, W. J | Thamesville, Ont | 1 | 100 00 | 100 00 |
| Miller, F. W | Lawrence Station, Ont | 1 | 100 00 | 100 00 |
| Misner, G. W | Jerseyville, Ont | 1 | 100 00 | 100 00 |
| Marshall, J. R | Northwood, Ont | 1 | 100 00 | 100 00 |
| Mander, Wm | Bradford, Ont | 1 | 100 00 | 100 00 |
| Misener, W. S | Hamilton, Ont | 1 | 100 00 | 100 00 |
| Macdonald, Hugh | Boston Mills, Ont | 1 | 100 00 | 100 00 |
| Might, Aubrey | Derry West, Ont | 1 | 100 00 | 100 00 |
| Miller, F. A | Burford, Ont | 4 | 400 00 | 400 00 |
| Miller, Walter | Bradford, Ont | 1 | 100 00 | 100 00 |
| Marshall, Robert | Snelgrove, Ont | 1 | 100 00 | 100 00 |
| Murray, Jas | Wilton Grove, Ont | 1 | 100 00 | 100 00 |
| Mackenzie, J. A | Kincardine, Ont | 3 | 300 00 | 300 00 |
| Miller, Ferd | Brodhagen, Ont | 1 | 100 00 | 100 00 |
| Martin, James | Amherstburg, Ont | 1 | 100 00 | 100 00 |
| Major, P. M | Puce, Ont | 2 | 200 00 | 200 00 |
| Mitchell, Josiah | Peterborough, Ont | 2 | 200 00 | 200 00 |
| Miller, E. B | Aylmer, Ont | 1 | 100 00 | 100 00 |
| Miller, A | Woodstock, Ont | 2 | 200 00 | 200 00 |
| Morrison, M. H | Carman, Man | 5 | 500 00 | 50 00 |
| Muldoon, John | Brandon, Man | 5 | 500 00 | 500 00 |
| McDonald, T. D | Olinda, Ont | 1 | 100 00 | 100 00 |
| McKay, Angus | Ingersoll, Ont | 25 | 2,500 00 | 2,500 00 |
| McDonald, Alex | Wellesley, Ont | 1 | 100 00 | 100 00 |
| McArthur, Archie | Cataract, Ont | 1 | 100 00 | 100 00 |
| McArthur, J. C | Rockside, Ont | 1 | 100 00 | 100 00 |

THE CANADA WEATHER—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| McKinnon, D. C. | Glammis, Ont. | 1 | 100 00 | 100 00 |
| McMillan, D. | Rodney, Ont. | 1 | 100 00 | 100 00 |
| McEachren, D. | Crinan, Ont. | 1 | 100 00 | 100 00 |
| McNeil, Duncan | Strathroy, Ont. | 1 | 100 00 | 100 00 |
| McDonald, Malcolm | Rockton, Ont. | 1 | 100 00 | 100 00 |
| McMurchy, John | Brampton, Ont. | 1 | 100 00 | 100 00 |
| McFarland, J. B. | Woodstock, Ont. | 3 | 300 00 | 300 00 |
| McQuaker, John | Owen Sound, Ont. | 1 | 100 00 | 100 00 |
| McKenzie, James | Jarvis, Ont. | 1 | 100 00 | 100 00 |
| McCartney, Wm. A. | Milton, Ont. | 1 | 100 00 | 100 00 |
| McCallum, Daniel H. | Cowal, Ont. | 1 | 100 00 | 100 00 |
| McAllister, Geo. | Bloomingdale, Ont. | 2 | 200 00 | 200 00 |
| McIntyre, Angus | Woodstock, Ont. | 1 | 100 00 | 100 00 |
| McGregor, Roderick | Inglewood, Ont. | 3 | 300 00 | 300 00 |
| McLachlin, Alex. | Cowal, Ont. | 1 | 100 00 | 100 00 |
| McEachren, Neil. | Crinan, Ont. | 1 | 100 00 | 100 00 |
| McCracken, Wm. R. S. | Glencoe, Ont. | 1 | 100 00 | 100 00 |
| McDonald, S. O. | Cheltenham, Ont. | 3 | 300 00 | 300 00 |
| McDiarmid, H. S. | Fingal, Ont. | 1 | 100 00 | 100 00 |
| McDonald, J. C. | Springbank, Ont. | 1 | 100 00 | 100 00 |
| McKinnon, Alex. | Hillsburg, Ont. | 1 | 100 00 | 100 00 |
| McFarlan, John | Leesboro, Ont. | 1 | 100 00 | 100 00 |
| McGregor, Jas. W. | Springbank, Ont. | 1 | 100 00 | 100 00 |
| McEachren, D. | Linwood, Ont. | 1 | 100 00 | 100 00 |
| McLachlin, D. J. | Aylmer, Ont. | 1 | 100 00 | 100 00 |
| McCaugherty, D. H. | Streetsville, Ont. | 2 | 200 00 | 200 00 |
| McKeown, Jas. | Forest, Ont. | 1 | 100 00 | 100 00 |
| McKay, Andrew | Woodville, Ont. | 1 | 100 00 | 100 00 |
| McAgy, John | Chatham, Ont. | 1 | 100 00 | 100 00 |
| Nelles, T. R. | Simcoe, Ont. | 1 | 100 00 | 100 00 |
| Nesbitt, E. W. | Woodstock, Ont. | 1 | 100 00 | 100 00 |
| Oatman, A. L. | Cornell, Ont. | 1 | 100 00 | 100 00 |
| Ogilvie, Geo. | Bradford, Ont. | 2 | 200 00 | 200 00 |
| Patterson, N. L. | Woodville, Ont. | 1 | 100 00 | 100 00 |
| Potter, W. A. | Woodstock, Ont. | 2 | 200 00 | 200 00 |
| Porter, Samuel | Brantford, Ont. | 5 | 500 00 | 500 00 |
| Proctor, Geo. A. | Sarnia, Ont. | 1 | 100 00 | 100 00 |
| Pumfrey, C. R. | Thamesville, Ont. | 1 | 100 00 | 100 00 |
| Pearce, E. H. | Wallacetown, Ont. | 1 | 100 00 | 100 00 |
| Pranglen, L. J. | St. Thomas, Ont. | 1 | 100 00 | 100 00 |
| Pollard, Alice | Burford, Ont. | 2 | 200 00 | 200 00 |
| Pearce, S. M. | Iona, Ont. | 1 | 100 00 | 100 00 |
| Parrott, Geo. | Glencoe, Ont. | 1 | 100 00 | 100 00 |
| Payne, R. D. | Chatham, Ont. | 1 | 100 00 | 100 00 |
| Park, J. H. | Burford, Ont. | 1 | 100 00 | 100 00 |
| Pettit, C. C. | Fruitland, Ont. | 2 | 200 00 | 200 00 |
| Pollard, Arthur | Burford, Ont. | 2 | 200 00 | 200 00 |
| Pearce, W. C. | Iona, Ont. | 1 | 100 00 | 100 00 |
| Peters, James | Falconbridge, Ont. | 1 | 100 00 | 100 00 |
| Pollock, T. E. | Kincardine, Ont. | 1 | 100 00 | 100 00 |
| Quinn, Thos. | Caledon, Ont. | 1 | 100 00 | 100 00 |
| Reynolds, J. M. | Beeton, Ont. | 1 | 100 00 | 100 00 |
| Rice, Jas. H. | Weyburn, Sask. | 5 | 500 00 | 74 50 |
| Robinson, Wm. | Stevensville, Ont. | 2 | 200 00 | 200 00 |
| Robinson, Col. S. C. | Walkerville, Ont. | 20 | 2,000 00 | 1,000 00 |
| Russell, Wm. S. | Tavistock, Ont. | 1 | 100 00 | 100 00 |
| Rayner, John | Beeton, Ont. | 1 | 100 00 | 100 00 |
| Reiner, E. K. | Wellesley, Ont. | 2 | 200 00 | 200 00 |
| Rowe, J. C. | Hickson, Ont. | 1 | 100 00 | 100 00 |
| Ripley, F. | Strathroy, Ont. | 1 | 100 00 | 100 00 |
| Roberts, W. A. | Ilderton, Ont. | 2 | 200 00 | 200 00 |
| Robotham, D. G. | Strathroy, Ont. | 1 | 100 00 | 100 00 |
| Ross, H. D. | Parkhill, Ont. | 1 | 100 00 | 100 00 |
| Remus, Chas. | Harriston, Ont. | 2 | 200 00 | |

SESSIONAL PAPER No. 8

THE CANADA WEATHER—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Rudd, S. R. | Arnprior, Ont. | 1 | 100 00 | 100 00 |
| Richardson, Geo. S. | North Portal, Sask. | 1 | 100 00 | 100 00 |
| Rose, H. T. | Saskatoon, Sask. | 5 | 500 00 | 500 00 |
| Saunders, C. F. | Burford, Ont. | 2 | 200 00 | 200 00 |
| Scott, Alex. | Tavistock, Ont. | 1 | 100 00 | 100 00 |
| Sebben, Geo. | Ingersoll, Ont. | 3 | 300 00 | 300 00 |
| Selby, Percy | Bradford, Ont. | 1 | 100 00 | 100 00 |
| Smith, Wm. M. | Scotland, Ont. | 5 | 500 00 | 500 00 |
| Stratton, W. A. | Calgary, Alta. | 1 | 100 00 | 100 00 |
| Stewart, Robert | Milton West, Ont. | 1 | 100 00 | 100 00 |
| Sager, J. F. | Alberton, Ont. | 2 | 200 00 | 200 00 |
| Strangway, E. T. | Beeton, Ont. | 1 | 100 00 | 100 00 |
| Strangway, H. A. | " | 1 | 100 00 | 100 00 |
| Swinn, A. | Guysborough, Ont. | 1 | 100 00 | 100 00 |
| Standing, D. J. | Burford, Ont. | 2 | 200 00 | 200 00 |
| Scarff, J. W. | Wellesley, Ont. | 1 | 100 00 | 100 00 |
| Schuyler, J. W. | Brantford, Ont. | 1 | 100 00 | 100 00 |
| Sanderson, J. C. | Jarvis, Ont. | 1 | 100 00 | 100 00 |
| Schaub, L. | Wellesley, Ont. | 2 | 200 00 | 200 00 |
| Sarnia Realty Co., Ltd. | Sarnia, Ont. | 1 | 100 00 | 100 00 |
| Simpkin, Geo. P. | Bradford, Ont. | 1 | 100 00 | 100 00 |
| Scott, Henry | Woodstock, Ont. | 10 | 1,000 00 | 1,000 00 |
| Scott, T. G. | Tiverton, Ont. | 1 | 100 00 | 100 00 |
| Simpson, Wm. | Brantford, Ont. | 1 | 100 00 | 100 00 |
| Staebler, Geo. | Tavistock, Ont. | 2 | 200 00 | 200 00 |
| Snider, W. W. | St. Jacobs, Ont. | 5 | 500 00 | 500 00 |
| Schmidt, A. D. | North Woolwich, Ont. | 2 | 200 00 | 200 00 |
| Shantz, T. S. | Waterloo, Ont. | 1 | 100 00 | 100 00 |
| Sterns, S. S. | Saskatoon, Sask. | 1 | 100 00 | 100 00 |
| Scott, Henry | Melville Cross, Ont. | 1 | 100 00 | 100 00 |
| Simpson, J. A. | The Maples, Ont. | 1 | 100 00 | 100 00 |
| Shewfelt, P. | Armow, Ont. | 1 | 100 00 | 100 00 |
| Shepherd, J. H. | Bridgeport, Ont. | 3 | 300 00 | 300 00 |
| Spencer, C. C. | Picton, Ont. | 2 | 200 00 | 200 00 |
| Secord, B. W. | Pelham Corners, Ont. | 1 | 100 00 | 100 00 |
| Strong, J. H. | Belle River, | 1 | 100 00 | 100 00 |
| Scott, A. A. | Leamington, Ont. | 5 | 500 00 | 500 00 |
| Stimers, A. O. | Essex, Ont. | 1 | 100 00 | 100 00 |
| Smith, John E. | Orangeville, Ont. | 3 | 300 00 | 300 00 |
| Sherling, W. C. | Montmartre, Sask. | 5 | 500 00 | 500 00 |
| Schafer, N. | Kitchener, Ont. | 1 | 100 00 | 100 00 |
| Taylor, T. P. | Brantford, Ont. | 2 | 200 00 | 200 00 |
| Taylor, R. R. | " | 1 | 100 00 | 100 00 |
| Taylor, Jas. L. | Hamilton, Ont. | 1 | 100 00 | 100 00 |
| Taylor, Geo. R. | Guelph, Ont. | 2 | 200 00 | 200 00 |
| Tracey, O. J. | Beeton, Ont. | 2 | 200 00 | 200 00 |
| Tisdale, H. | Paris, Ont. | 1 | 100 00 | 100 00 |
| Turner, W. H. | Southwold, Ont. | 3 | 300 00 | 300 00 |
| Tubby, Mrs. J. H. (Executrix of Estate of J. H. Tubby, deceased) | Stevensville, Ont. | 5 | 500 00 | 500 00 |
| Thomson, Thos. | Cainsville, Ont. | 1 | 100 00 | 100 00 |
| Trimble, W. H. | Laurel, Ont. | 1 | 100 00 | 100 00 |
| Thomas, J. T. | Portage la Prairie, Man. | 5 | 500 00 | 440 00 |
| Urquhart, D. | Hensall, Ont. | 1 | 100 00 | ..... |
| Vansickle, W. C. | Hamilton, Ont. | 3 | 300 00 | 300 00 |
| Vogler, J. B. | Bothwell, Ont. | 1 | 100 00 | 100 00 |
| Vansickle, W. B. | Hamilton, Ont. | 2 | 200 00 | 200 00 |
| Wallace, Henry | South Middleton, Ont. | 3 | 300 00 | 300 00 |
| Welford, A. B. | Woodstock, Ont. | 25 | 2,500 00 | 2,500 00 |
| Welford, F. B. | Toronto, Ont. | 21 | 2,100 00 | 2,100 00 |
| Waites, L. | Woodstock, Ont. | 2 | 200 00 | 200 00 |
| Wilson, John, jr. | Oakville, Ont. | 2 | 200 00 | 200 00 |
| Wrinch, L. E. | Merton, Ont. | 1 | 100 00 | 100 00 |
| Weber, C. S. | Heidelburg, Ont. | 1 | 100 00 | 100 00 |

THE CANADA WEATHER—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Watson, John | Toronto, Ont. | 10 | 1,000 00 | 1,000 00 |
| Wilson, W. H | Woodstock, Ont. | 1 | 100 00 | 100 00 |
| Wilson, F. G | " | 1 | 100 00 | 100 00 |
| Weber, S. M | Floradale, Ont. | 1 | 100 00 | 100 00 |
| Webster, D. F | West Lorne, Ont. | 1 | 100 00 | 100 00 |
| Wood, Wm. E | Jarvis, Ont. | 1 | 100 00 | 100 00 |
| Wagner, P. A | St. Agatha, Ont. | 1 | 100 00 | 100 00 |
| Wilson, Mrs. L. L | Detroit, Mich., U.S.A. | 3 | 300 00 | 300 00 |
| Wright, A. P | Bradford, Ont. | 1 | 100 00 | 100 00 |
| Weber, Menno L | St. Jacobs, Ont. | 1 | 100 00 | 100 00 |
| Weidenhammer, F. J | Hawkesville, Ont. | 2 | 200 00 | 200 00 |
| Woodland, Jas | Orangeville, Ont. | 1 | 100 00 | 100 00 |
| Wiedrick, W. H | Edmonton, Alta. | 1 | 100 00 | 100 00 |
| Wilson, Robert P | Strathroy, Ont. | 1 | 100 00 | 100 00 |
| Walker, T. P | Brantford, Ont. | 1 | 100 00 | 100 00 |
| Wilson, John W | Nortonville, Ont. | 1 | 100 00 | 100 00 |
| Wilson, H. J | Shoal Lake, Man. | 5 | 500 00 | 50 00 |
| West, F. H | Manor, Sask. | 5 | 500 00 | 500 00 |
| Watson, C. H | Methven, Man. | 5 | 500 00 | 500 00 |
| Yungblut, E | Tavistock, Ont. | 1 | 100 00 | 100 00 |
| Young, David W | Burtch, Ont. | 2 | 200 00 | 200 00 |
| Young, Jas | Mohawk, Ont. | 2 | 200 00 | 200 00 |
| Zavitz, J. C | Fernhill, Ont. | 1 | 100 00 | 100 00 |
| Zehr, C. I | Tavistock, Ont. | 2 | 200 00 | 200 00 |
| Zilliax, Hy | Elmira, Ont. | 5 | 500 00 | 500 00 |
| Totals | | 813 | $81,300 00 | $ 74,965 20 |

## THE CANADIAN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 14, 1917.)

J. H. Ashdown, Pres.; R. T. Riley, Vice-Pres.; Sir Jas. A. M. Aikins, K.C., R. J. Campbell, G. R. Crowe, John Galt, G. V. Hastings.

LIST OF SHAREHOLDERS—(At December, 31, 1916)

| Name. | Address. | No. of Shares. | Amount subscribed and paid in cash. |
|---|---|---|---|
| | | | $ cts. |
| Adams, John Henry | Toronto, Ont. | 20 | 1,000 00 |
| Agnew, Amy Jane | Elko, B.C. | 4 | 200 00 |
| Aikins, Sir James | Winnipeg, Man. | 260 | 13,000 00 |
| Alley, W. S. | Toronto, Ont. | 20 | 1,000 00 |
| Anderson, Wm. | Winnipeg, Man. | 4 | 200 00 |
| Ashdown, Emma Louise | " | 200 | 10,000 00 |
| Ashdown, Harry | " | 200 | 10,000 00 |
| Ashdown, J. H. | " | 120 | 6,000 00 |
| Ashdown, Lillian | " | 200 | 10,000 00 |
| Armytage, Kathleen | " | 20 | 1,000 00 |
| Bathgate, Jas. L. | " | 32 | 1,600 00 |
| Blowey, J. T. | Edmonton, Alta. | 20 | 1,000 00 |
| Buchanan, David W. | Winnipeg, Man. | 10 | 500 00 |
| Barrow, M. Adela | " | 20 | 1,000 00 |
| Banning, Florence | " | 200 | 10,000 00 |
| Booth, Mary | " | 5 | 250 00 |
| Booth, Margaret J. | " | 5 | 250 00 |
| Cadham, J. O. | Portage la Prairie, Man. | 10 | 500 00 |
| Cameron, A. L. | Victoria, B.C. | 30 | 1,500 00 |
| Campbell, R. J. | Winnipeg, Man. | 124 | 6,200 00 |
| Carr, Evelyn M. | Virden, Man. | 30 | 1,500 00 |
| Carson, A. | Toronto, Ont. | 6 | 300 00 |
| Cassie, W. G. M. | Winnipeg, Man. | 8 | 400 00 |
| Clark, S. P. | " | 40 | 2,000 00 |
| Cockburn, Jennie | " | 30 | 1,500 00 |
| Cockburn, J. W. | " | 40 | 2,000 00 |
| Cross, A. E. | Calgary, Alta. | 10 | 500 00 |
| Cross, Wm. | Winnipeg, Man. | 50 | 2,500 00 |
| Collum, Annie Maud | " | 20 | 1,000 00 |
| Crowe, G. R. | " | 210 | 10,500 00 |
| Crowe, H. | Brookline, Mass. | 250 | 12,500 00 |
| Crowe, James Alex. | Winnipeg, Man. | 20 | 1,000 00 |
| Cruthers, Estate of S. | Oakville, Ont. | 4 | 200 00 |
| Culver, Estate of W. H. | Winnipeg, Man. | 120 | 6,000 00 |
| Davidson, Sophia E. | Newdale, Man. | 5 | 250 00 |
| Davidson, Jack Adrian | " | 5 | 250 00 |
| Denison, A. L. | Winnipeg, Man. | 107 | 5,350 00 |
| Dowler, Jas. A. | " | 20 | 1,000 00 |
| Elliott, D. K. | " | 62 | 3,100 00 |
| Fitzgerald, Harry G. | Lakefield, Ont. | 20 | 1,000 00 |
| Flower, C. A. | Uno P. O., Man. | 100 | 5,000 00 |
| Forrest, Helen R. | Winnipeg, Man. | 30 | 1,500 00 |
| Foster, Fred. K. | " | 35 | 1,750 00 |
| Galt, Geo. F. | " | 424 | 21,200 00 |
| Galt, John | " | 953 | 47,650 00 |
| Greene, J. J. | Hamilton, Ont. | 50 | 2,500 00 |
| Galt, G. F. & J. | Winnipeg, Man. | 170 | 8,500 00 |
| Hastings, Geo. V. | " | 240 | 12,000 00 |
| Hume, Mona | Edmonton, Alta. | 36 | 1,800 00 |
| Hutchings, R. J. | Calgary, Alta. | 20 | 1,000 00 |
| Huxley, Joseph E. | Winnipeg, Man. | 335 | 16,750 00 |
| Hastings, Agnes S. | " | 20 | 1,000 00 |

THE CANADIAN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed and paid in cash. |
|---|---|---|---|
| | | | $ cts. |
| Holmes, Geo. D. | Winnipeg, Man. | 10 | 500 00 |
| Houson, G. A. | " | 2 | 100 00 |
| Ireland, W. W. | Carberry, Man. | 10 | 500 00 |
| Johnson, Mabel Frances | St. John's, Nfld. | 10 | 500 00 |
| Johnston, W. | Victoria, B.C. | 40 | 2,000 00 |
| Phoebe E. Keddy & R. W. Earle, Ex. Will of J. Keddy | Brandon, Man. | 20 | 1,000 00 |
| Kelly, Jennie W. | Brandon, Man. | 10 | 500 00 |
| Kinnisten, Est. of W. H. | Caglary, Alta. | 20 | 1,000 00 |
| Lougheed, James A. | " | 20 | 1,000 00 |
| Lashbrook, Ella | London, Ont. | 4 | 200 00 |
| Macdonald, P. A. | Winnipeg, Man. | 20 | 1,000 00 |
| Mackenzie, Kenneth | " | 74 | 3,700 00 |
| Manwaring, H. A. | Birtle, Man. | 10 | 500 00 |
| Marsh, D. W. | Calgary, Alta. | 50 | 2,500 00 |
| Marsh, G. T. | Toronto, Ont. | 50 | 2,500 00 |
| Martin, Robert | Walmer, Kent, Eng. | 20 | 1,000 00 |
| Matheson, R. M. | Brandon, Man. | 30 | 1,500 00 |
| Matheson, W. A. | Winnipeg, Man. | 55 | 2,750 00 |
| Meredith, Henry | Brandon, Man. | 66 | 3,300 00 |
| Millar, T. B. | Portage la Prairie, Man. | 50 | 2,500 00 |
| Milroy, Thos., M.D. | Winnipeg, Man. | 10 | 500 00 |
| Mitchell, J. B. | " | 40 | 2,000 00 |
| Molson, Maria D. | Calgary, Alta. | 12 | 600 00 |
| Murdoff, Margaret O. | Vancouver, B.C. | 36 | 1,800 00 |
| Murphy, Ex. Est. of G. B. | Carberry, Man. | 10 | 500 00 |
| Monk, John B. | Winnipeg, Man. | 24 | 1,200 00 |
| McAllister, John E. | " | 10 | 500 00 |
| McDermott, P. J. | Minnedosa, Man. | 10 | 500 00 |
| McDiarmid, J. | Brandon, Man. | 10 | 500 00 |
| McDonald, John J. | Winnipeg, Man. | 40 | 2,000 00 |
| McKenny, J. T. | St. Paul, Mnn. | 12 | 600 00 |
| McLenaghen, James | Toronto, Ont. | 50 | 2,500 00 |
| McNaughton, Est. R. D. | Winnipeg, Man. | 62 | 3,100 00 |
| McBride, Edward | Calgary, Alta. | 4 | 200 00 |
| McBride, Lillian | Red Deer, Alta. | 4 | 200 00 |
| McBride, Minnie | London, Ont. | 4 | 200 00 |
| McBride, J. D. (In trust) | Cranbrook, B.C. | 4 | 200 00 |
| Nanton, A. M. | Winnipeg, Man. | 46 | 2,300 00 |
| National Trust Co., Ex. Est. J. B. McLaren | " | 22 | 1,100 00 |
| Newton, Chas. H. | " | 10 | 500 00 |
| Newton, Miss Lesley | " | 100 | 5,000 00 |
| Northern Trusts Co. | " | 50 | 2,500 00 |
| O'Reilly, Frances B. | Kingston, Ont. | 6 | 300 00 |
| Parish, W. L. | Winnipeg, Man. | 20 | 1,000 00 |
| Parson, S. R. | Toronto, Ont. | 100 | 5,000 00 |
| Patton, F. L. | Winnipeg, Man. | 10 | 500 00 |
| Pearce, Margaret A. | Calgary, Alta. | 20 | 1,000 00 |
| Pearce, Wm. | " | 20 | 1,000 00 |
| Peffers, Maggie R. | Winnipeg, Man. | 24 | 1,200 00 |
| Powis, Edmund | London, Eng. | 400 | 20,000 00 |
| Phillips, Louise | Winnipeg, Man. | 56 | 2,800 00 |
| Redmond, James | Montreal, Que. | 124 | 6,200 00 |
| Riley, Conrad S. | Winnipeg, Man. | 500 | 25,000 00 |
| Riley, J. H | " | 5 | 250 00 |
| Riley, R. T. | " | 507 | 25,350 00 |
| Riley, W. J. | Victoria, B.C. | 20 | 1,000 00 |
| Robinson, Jerry | Winnipeg, Man. | 20 | 1,000 00 |
| Rutherford, J. G. | Calgary, Alta. | 10 | 500 00 |
| Riley, Jean I. | Winnipeg, Man. | 100 | 5,000 00 |
| Richards, Nora Ann | " | 20 | 1,000 00 |
| Rannard, Marion Black | " | 50 | 2,500 00 |
| Riley, Mary | " | 30 | 1,500 00 |
| Sanford, Mrs. H. S. | Hamilton, Ont. | 50 | 2,500 00 |
| Saunders, Bernard P. | Halifax, N.S. | 16 | 800 00 |

THE CANADIAN FIRE INSURANCE CO.—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed and paid in cash. |
|---|---|---|---|
| | | | $ cts. |
| Schofield, F. H. | Winnipeg, Man. | 120 | 6,000 00 |
| Scott, Hattie M. | " | 30 | 1,500 00 |
| Somerset, Eliz. S. | Toronto, Ont. | 60 | 3,000 00 |
| Somerset, W. B. | " | 17 | 850 00 |
| Stewart, Est. D. A. | Halifax, N.S. | 40 | 2,000 00 |
| Stitt, Wm. | Winnipeg, Man. | 74 | 3,700 00 |
| Stobart, F. W. | Bedford, Eng. | 550 | 27,500 00 |
| " (in trust for Amy M. Jeffcock) | " | 6 | 300 00 |
| " (in trust for F. E. Stobart) | " | 4 | 200 00 |
| " (in trust for Grace M. Wilkinson) | " | 8 | 400 00 |
| " (in trust for Phoebe B. Stobart) | " | 4 | 200 00 |
| W M | " | 2 | 100 00 |
| Stoddart, Kenneth B. | Winnipeg, Man. | 40 | 2,000 00 |
| Standard Trusts Co., Ex. Est. of R. S. Barrow | " | 120 | 6,000 00 |
| Standard Trusts Co., Ex. Est. of Sir Wm. Whyte | " | 50 | 2,500 00 |
| Stoddart, Norma | Calgary, Alta. | 24 | 1,200 00 |
| Stoddart, Caroline | " | 4 | 200 00 |
| Steer, Walter J. | Winnipeg, Man. | 10 | 500 00 |
| Steer, Lillian | " | 4 | 200 00 |
| Standard Trusts Co., Ex. Est. of N. Bawlf | " | 64 | 3,200 00 |
| Tufts, Prof. J. F. | Wolfville, N.S. | 100 | 5,000 00 |
| Thomson, Wm. H. (In trust) | Portage la Prairie, Man. | 10 | 500 00 |
| Walker, Thos. D., M.D. | St. John, N.B. | 20 | 1,000 00 |
| Waller, Frederick | Winnipeg, Man. | 20 | 1,000 00 |
| Webb, Mabel T. | Quebec, Que. | 124 | 6,200 00 |
| Wellwood, Sarah Jane | Minnedosa, Man. | 28 | 1,400 00 |
| Whitla, Eleanor Kathleen | Winnipeg, Man. | 22 | 1,100 00 |
| Wilson, R. R. | " | 174 | 8,700 00 |
| Windatt, Clara Isabella | Bowmanville, Ont. | 20 | 1,000 00 |
| Wright, S. R. | Swan River, Man. | 16 | 800 00 |
| Young, A. L. | Souris, Man. | 12 | 600 00 |
| Totals | | 10,000 | $ 500,000 00 |

## CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

ADVISORY COMMITTEE (As at February 26, 1917.)

Province of Ontario.—W. E. Bigwood; DuncanMcLaren; Province of Quebec:—Arthur H. Campbell; W. C. Hughson.

## THE CANADIAN SURETY COMPANY.

LIST OF DIRECTORS (As at February 21, 1917.)

F. W. Lafrentz, Pres.; Geo. Burn, Vice-Pres.; T. Bradshaw, R. R. Brown, F. G. Osler, F. J. Parry, J. B. Laidlaw, Henry C. Willcox, W. H. Hall.

LIST OF SHAREHOLDERS (As at Dec. 31, 1916.)

| Name. | Address. | Amount subscribed and paid in cash. |
|---|---|---|
| | | $ |
| Lafrentz, F. W. | New York, N.Y. | 2,500 |
| Foy, Hon. J. J., Estate | Toronto, Ont. | 2,500 |
| Bradshaw, T. | " | 2,500 |
| Brown, R. R. | New York, N.Y. | 2,500 |
| Burn, Geo. | Ottawa, Ont. | 2,500 |
| Deming, Richard | New York, N.Y. | 2,500 |
| Hall, W. H. | Toronto, Ont. | 2,500 |
| Laidlaw, John B. | " | 2,500 |
| Willcox, Henry C. | New York, N.Y. | 2,500 |
| Amsuco Securities Co. | " | 177,500 |
| Totals | | $ 200,000 |

## THE CASUALTY COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 27, 1917.)

Arthur L. Eastmure, President and Managing Director; H. S. Strathy, C. S. Blackwell, A. E. Renfrew, A. G. Strathy, W. J. Keens, A. W. Eastmure, W. W. Cumming and Hon. Thos Crawford.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Adams, Dr. J. Frank | Toronto, Ont. | 2 | 200 00 | 100 00 |
| Abbott, J. W. | New York, N.Y. | 2 | 200 00 | 100 00 |
| Allen, Edward | Toronto, Ont. | 1 | 100 00 | 50 00 |
| Alley, John A. M. | " | 1 | 100 00 | 50 00 |
| Amsden, Lionel G. | " | 1 | 100 00 | 50 00 |
| Anderson, James E. | " | 1 | 100 00 | 50 00 |
| Anderson, James S. | " | 1 | 100 00 | 50 00 |
| Annandale, A. W. | " | 1 | 100 00 | 30 00 |
| Arnold, Frank W. | " | 5 | 500 00 | 83 35 |
| Ardagh, Henry H. | Barrie, Ont. | 1 | 100 00 | 50 00 |
| Ashworth, James J. | Toronto, Ont. | 5 | 500 00 | 250 00 |
| Ashbridge, Jesse | " | 10 | 1,000 00 | 500 00 |
| Ashdown, V. E. | " | 1 | 100 00 | 16 67 |
| Abbott, Frank E. | " | 3 | 300 00 | 150 00 |
| Alderson, W. H. | " | 2 | 200 00 | 100 00 |
| Anderson, George | " | 1 | 100 00 | 16 67 |
| Armstrong, Fred W. | " | 1 | 100 00 | 50 00 |
| Addison, W. F. | " | 2 | 200 00 | 100 00 |
| Aikenhead, Thomas E. | " | 1 | 100 00 | 50 00 |
| Archibald, C. E. | Montreal, Que. | 1 | 100 00 | 50 00 |
| Appleton, John | Toronto, Ont. | 1 | 100 00 | 50 00 |
| Ashworth, E. M. | " | 1 | 100 00 | 36 67 |
| Bergh, Charles V. | Philadelphia, Pa. | 10 | 1,000 00 | 300 00 |
| Bowen, Thomas J. | Toronto, Ont. | 2 | 200 00 | 16 67 |
| Bartram, J. B. | " | 1 | 100 00 | 50 00 |
| Black, S. W. & Co. | " | 4 | 400 00 | 200 00 |
| Barker, W. A. | " | 2 | 200 00 | 100 00 |
| Barnard, F. M. | Montreal, Que. | 1 | 100 00 | 50 00 |
| Brown, Philip H. | Toronto, Ont. | 1 | 100 00 | 50 00 |
| Bonnell, W. H. M. | " | 1 | 100 00 | 50 00 |
| Brown, T. A. | " | 2 | 200 00 | 100 00 |
| Bilton, Thomas | " | 1 | 100 00 | 50 00 |
| Boland, E. T. | " | 2 | 200 00 | 100 00 |
| Bruce, J. Stuart | " | 1 | 100 00 | 16 67 |
| Booth, Charles | " | 2 | 200 00 | 100 00 |
| Bishop, W. E. | " | 1 | 100 00 | 50 00 |
| Boase, Joseph B. | " | 5 | 500 00 | 250 00 |
| Boase, Mrs. Claire E. | " | 5 | 500 00 | 250 00 |
| Birrell, Howard H. | " | 1 | 100 00 | 16 67 |
| Bollard, Arthur | " | 1 | 100 00 | 50 00 |
| Blackwell, Charles S. | " | 25 | 2,500 00 | 1,250 00 |
| Burns, Edward | " | 2 | 200 00 | 100 00 |
| Bishop, George H. | Montreal, Que. | 1 | 100 00 | 50 00 |
| Bulley, Samuel | Toronto, Ont. | 1 | 100 00 | 50 00 |
| Business Systems' Ltd. | " | 2 | 200 00 | 100 00 |
| Brown, Nicholas | " | 1 | 100 00 | 50 00 |
| Boake, G. Wilfred | " | 1 | 100 00 | 50 00 |
| Blachford, Horace P. | " | 2 | 200 00 | 100 00 |
| Bender, Charles A. | " | 1 | 100 00 | 50 00 |
| Croft, William | " | 1 | 100 00 | 50 00 |
| Clarke, Estate A. R. | " | 1 | 100 00 | 50 00 |
| Coles, George, Ltd. | " | 1 | 100 00 | 50 00 |
| Calvert, J. H. | " | 1 | 100 00 | 50 00 |

THE CASUALTY COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Caldwell, A. W. | Toronto, Ont. | 1 | 100 00 | 33 34 |
| Campbell, J. B. | " | 1 | 100 00 | 50 00 |
| Carswell, Robert. | " | 2 | 200 00 | 100 00 |
| Campbell, George H. | " | 1 | 100 00 | 16 67 |
| Cane, James G. | " | 1 | 100 00 | 16 67 |
| Carveth, John A. | " | 2 | 200 00 | 100 00 |
| Chapman, A. H. | " | 2 | 200 00 | 100 00 |
| Cleghorn, Thomas H. | " | 1 | 100 00 | 50 00 |
| Chapin, Arthur S. | " | 1 | 100 00 | 50 00 |
| Chapman, Stephen H. | " | 1 | 100 00 | 50 00 |
| Cooper, Hubert A. | " | 1 | 100 00 | 50 00 |
| Clubb, Arthur F. | " | 2 | 200 00 | 100 00 |
| Collins, Charles H. | " | 2 | 200 00 | 100 00 |
| Charles, R. Christie | Coboconk, Ont. | 2 | 200 00 | 33 34 |
| Coryell, C. S. | Toronto, Ont. | 2 | 200 00 | 100 00 |
| Culver, Frank L. | " | 5 | 500 00 | 250 00 |
| Cumming, Walter W. | " | 2 | 200 00 | 100 00 |
| Cumming, Walter W. | " | 23 | 2,300 00 | 230 00 |
| Cutten and Foster | " | 10 | 1,000 00 | 500 00 |
| Campbell, Enos M. | " | 1 | 100 00 | 50 00 |
| Cumming, Charles C. | " | 1 | 100 00 | 50 00 |
| Crawford, Hon. Thos. | " | 25 | 2,500 00 | 250 00 |
| Douglas, W. Milne | " | 2 | 200 00 | 33 34 |
| Davison, R. C. | " | 1 | 100 00 | 16 67 |
| Dale, Joseph G. | " | 1 | 100 00 | 50 00 |
| Despard, W. H. | " | 1 | 100 00 | 50 00 |
| DeGruchy, John | " | 1 | 100 00 | 50 00 |
| Dorenwend, H. | " | 2 | 200 00 | 33 34 |
| Donovan, Harry B. | " | 1 | 100 00 | 50 00 |
| Eastmure, Arthur L. | " | 50 | 5,000 00 | 2,500 00 |
| Elliott, Smith | Kingston, Ont. | 1 | 100 00 | 10 00 |
| Equi, W. J. | Toronto, Ont. | 1 | 100 00 | 50 00 |
| Eby, Estate J. F. | " | 1 | 100 00 | 50 00 |
| Eastmure, A. Wyburn | " | 25 | 2,500 00 | 250 00 |
| Eastmure, Mrs. L. H. | " | 1 | 100 00 | 50 00 |
| Five-in-One Letter Env. Co. | " | 1 | 100 00 | 50 00 |
| Fraser, Dr. R. Douglas | " | 2 | 200 00 | 100 00 |
| Fountain, William | " | 2 | 200 00 | 60 00 |
| Grecy, John G. | " | 5 | 500 00 | 50 00 |
| Greene, R. H. | " | 5 | 500 00 | 250 00 |
| Green, John C. & Co. | " | 1 | 100 00 | 50 00 |
| Gibson, R. L. | " | 1 | 100 00 | 50 00 |
| Gilverson, A. E. | " | 1 | 100 00 | 50 00 |
| Gourlay, R. S. | " | 1 | 100 00 | 50 00 |
| Gouinlock, George Estate | " | 2 | 200 00 | 100 00 |
| Hobberlin, A. M. | " | 1 | 100 00 | 50 00 |
| Hayes, F. Barry | " | 1 | 100 00 | 50 00 |
| Hewitt, Arthur | " | 1 | 100 00 | 50 00 |
| Howard, Lewis | " | 1 | 100 00 | 50 00 |
| Hill, George A. | " | 1 | 100 00 | 33 34 |
| Hutson, J. T. and H. | " | 1 | 100 00 | 50 00 |
| Hodgins, John P. | " | 1 | 100 00 | 50 00 |
| Hopkins, Edward | " | 2 | 200 00 | 100 00 |
| Hillary, Norman T. | Winnipeg, Man. | 1 | 100 00 | 50 00 |
| Hales, Edward | Toronto, Ont. | 2 | 200 00 | 100 00 |
| Hardy, Henry R. | " | 2 | 200 00 | 100 00 |
| Heintzman, Herman | " | 5 | 500 00 | 250 00 |
| Henderson, Thomas A. | " | 1 | 100 00 | 50 00 |
| Jones, J. Gordon | " | 5 | 500 00 | 250 00 |
| Keens, James H. | " | 2 | 200 00 | 100 00 |
| Keens, Walter J. | " | 10 | 1,000 00 | 500 00 |
| Keens, Walter J. | " | 15 | 1,500 00 | 150 00 |
| Langley, Elliott W. | " | 10 | 1,000 00 | 133 33 |
| Longwell, Alexander | " | 2 | 200 00 | 100 00 |

SESSIONAL PAPER No. 8

THE CASUALTY COMPANY OF CANADA.—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Lanskail, C. E. | Toronto, Ont. | 1 | 100 00 | 50 00 |
| Lytle, Mrs. Agnes E. | " | 2 | 200 00 | 100 00 |
| Mowat, H. M. | " | 1 | 100 00 | 50 00 |
| Mills, Thomas | Kingston, Ont. | 1 | 100 00 | 10 00 |
| Martin, William | North Bay, Ont. | 1 | 100 00 | 50 00 |
| Medland, T. J. | Toronto, Ont. | 1 | 100 00 | 50 00 |
| Morson, W. R. | " | 1 | 100 00 | 50 00 |
| Miller, Thomas W. | " | 2 | 200 00 | 100 00 |
| Morrice, W. J. | Montreal, Que. | 1 | 100 00 | 50 00 |
| McLaughlin, Dr. R. G. | Toronto, Ont. | 1 | 100 00 | 50 00 |
| McPherson, Allan | " | 2 | 200 00 | 100 00 |
| Norrie, E. J. C. | " | 2 | 200 00 | 86 67 |
| Oliver, Joseph | " | 1 | 100 00 | 16 67 |
| Pringle, C. H. | " | 2 | 200 00 | 50 00 |
| Pepler, Dr. W. H. | " | 2 | 200 00 | 23 33 |
| Prudhomme, C. F. | " | 2 | 200 00 | 100 00 |
| Punchard, T. R. | " | 2 | 200 00 | 33 34 |
| Pafford, A. H. | " | 1 | 100 00 | 50 00 |
| Phillips, A. J. | " | 2 | 200 00 | 100 00 |
| Pringle, Alexander | Montreal, Que. | 1 | 100 00 | 50 00 |
| Renfrew, Allan E. | Toronto, Ont. | 10 | 1,000 00 | 300 00 |
| Renfrew, Allen E. | " | 15 | 1,500 00 | 150 00 |
| Rous, Mrs. C. C. | " | 1 | 100 00 | 13 34 |
| Richardson, J. W. | North Bay, Ont. | 1 | 100 00 | 50 00 |
| Strathy, G. B. | Toronto, Ont. | 1 | 100 00 | 50 00 |
| Seager, John R. | " | 2 | 200 00 | 33 34 |
| Stewart, William B. | " | 1 | 100 00 | 50 00 |
| Simmers, Herman | " | 1 | 100 00 | 50 00 |
| Strathy, A. Gowan | " | 10 | 1,000 00 | 500 00 |
| Strathy, A. Gowan | " | 15 | 1,500 00 | 150 00 |
| Strathy, A. G., Ltd. | " | 4 | 400 00 | 40 00 |
| Strathy, Miss E. L. M. | " | 5 | 500 00 | 250 00 |
| Strathy, Henry S. | " | 50 | 5,000 00 | 500 00 |
| Smith, Harold T. | " | 50 | 5,000 00 | 250 00 |
| Stoddart, Charles J. | " | 1 | 100 00 | 50 00 |
| Stevenson, N. J. | " | 4 | 400 00 | 141 07 |
| Somers, James | " | 2 | 200 00 | 100 00 |
| Staunton, Thomas A. | " | 1 | 100 00 | 50 00 |
| Tafts, John W. | " | 2 | 200 00 | 100 00 |
| Thompson, George W. | " | 2 | 200 00 | 100 00 |
| Wilson, Dr. R. J. | " | 1 | 100 00 | 50 00 |
| Waddington, Herbert | " | 1 | 100 00 | 50 00 |
| Willard, J. C. | " | 1 | 100 00 | 50 00 |
| Westwood, Benjamin | " | 1 | 100 00 | 50 00 |
| Wickett, S. R. | " | 1 | 100 00 | 50 00 |
| Wood, William H. | " | 1 | 100 00 | 50 00 |
| Walker, James R. | Montreal, Que. | 1 | 100 00 | 50 00 |
| Worden, William H. | Toronto, Ont. | 1 | 100 00 | 50 00 |
| Wiltse, Herbert G. | " | 1 | 100 00 | 50 00 |
| Wood, David O. | " | 1 | 100 00 | 50 00 |
| Wood, W. Lloyd | " | 1 | 100 00 | 50 00 |
| Wilson, John | " | 1 | 100 00 | 50 00 |
| Wilson, Norman D. | " | 1 | 100 00 | 40 00 |
| Worts, J. Gooderham | " | 1 | 100 00 | 50 00 |
| Wheeler, Alexander E. | " | 1 | 100 00 | 50 00 |
| Yorston, James A. | " | 1 | 100 00 | 50 00 |
| Young, Melville | " | 1 | 100 00 | 50 00 |
| Allen, Benjamin | " | 2 | 200 00 | ..... |
| Allen, Frank B. | " | 1 | 100 00 | ..... |
| Ansley, A. M. N. | " | 1 | 100 00 | ..... |
| Abrey, George S. | " | 1 | 100 00 | ..... |
| Alison, Thomas H. C. | " | 1 | 100 00 | ..... |
| Atkinson, J. Leonard | " | 2 | 200 00 | 33 33 |
| Burnett, Harris W. | " | 1 | 100 00 | ..... |

THE CASUALTY COMPANY OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Bryce, Alexander | Toronto, Ont. | 5 | 500 00 | ..... |
| Darrall, Charles H | " | 1 | 100 00 | ..... |
| Hallworth, J. B | " | 1 | 100 00 | ..... |
| Harty, Hon. William | Kingston, Ont. | 1 | 100 00 | 50 00 |
| Leitch, George C | Toronto, Ont. | 1 | 100 00 | ..... |
| McCausland, W. M | " | 1 | 100 00 | ..... |
| Nerlich, Emil | " | 1 | 100 00 | ..... |
| Plow, Mrs. C. S | Montreal, Que. | 10 | 1,000 00 | ..... |
| Plow, George S | " | 15 | 1,500 00 | ..... |
| Perrin, James H | Toronto, Ont. | 1 | 100 00 | ..... |
| Radford, William | " | 1 | 100 00 | ..... |
| Stapells, R. A | " | 1 | 100 00 | ..... |
| Symons, W. L | " | 1 | 100 00 | ..... |
| White, Dr. J. W | " | 1 | 100 00 | ..... |
| Fletcher, Macfarlane & Co | " | 2 | 200 00 | 100 00 |
| MacMahon, Harold W | " | 1 | 100 00 | 50 00 |
| Nicholson, James | " | 2 | 200 00 | 100 00 |
| Wickware, Robert C | " | 1 | 100 00 | 50 00 |
| Brown, John W | " | 1 | 100 00 | ..... |
| Totals | ..... | 671 | $ 67,100 00 | $ 19,687 83 |

## CHARTERED TRUST AND EXECUTOR COMPANY.

*(Formerly The Title and Trust Company).*

LIST OF DIRECTORS—(As at Feb. 26, 1917.)

E. F. B. Johnston, K.C., Pres.; Hon. W. A. Charlton, Noel Marshall and W. J. Gage, Vice-Presidents; W. K. George, W. R. Hobbs, D. B. Hanna, Jas. B. Tudhope, Jacob Kohler, R. Wade, Allan McPherson and John J. Gibson, Managing Director.

LIST OF SHAREHOLDERS—(As at December 31, 1916.)

| Name. | Address. | Amount subscribed. | Amount paid up. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| Johnston, E. F. B. | Toronto, Ont. | 16,000 00 | 12,250 00 |
| Charlton, Hon. W. A. | " | 21,000 00 | 14,700 00 |
| Gage, W. J. | " | 16,000 00 | 11,200 00 |
| Jenkins, Thomas | " | 16,000 00 | 11,200 00 |
| Hardy, James | " | 16,000 00 | 11,200 00 |
| Tudhope, James B. | Orillia, Ont. | 16,000 00 | 10,400 00 |
| Hobbs, W. R. | Toronto, Ont. | 15,000 00 | 10,500 00 |
| Clark, W. J. | " | 6,000 00 | 4,200 00 |
| Marshall, Noel | " | 27,500 00 | 19,250 00 |
| George, W. K. | " | 6,000 00 | 6,000 00 |
| Smith, Alex. | Ottawa, Ont. | 2,000 00 | 1,300 00 |
| Hees, George H., estate | Toronto, Ont. | 20,000 00 | 20,000 00 |
| Kohler, Jacob | Cayuga, Ont. | 6,000 00 | 4,200 00 |
| Anderson, Frances D. | Ottawa, Ont. | 3,000 00 | 3,000 00 |
| Thomson, Wm. | Orillia, Ont. | 2,000 00 | 1,300 00 |
| Wade, R. | " | 15,000 00 | 10,500 00 |
| Bartlett, Mrs. Clara C. | " | 5,000 00 | 5,000 00 |
| McPherson, Allan | Longford Mills, Ont. | 16,000 00 | 9,888 00 |
| Tudhope, W. H. | Orillia, Ont. | 5,000 00 | 3,500 00 |
| Burgess, R. K., Estate | Toronto, Ont. | 5,000 00 | 3,500 00 |
| Ramsey, Wm. | Bowland, Scotland | 5,000 00 | 5,000 00 |
| Gibson, John J. | Toronto, Ont. | 5,100 00 | 3,600 00 |
| Aikins, H. W. | " | 1,000 00 | 700 00 |
| Somers, G. T. | " | 2,000 00 | 1,100 00 |
| Webster, T. Shaw | " | 1,000 00 | 1,000 00 |
| Russell, Thos. A. | " | 500 00 | 500 00 |
| Auden, H. W. | " | 500 00 | 350 00 |
| Jelly, R. R. | Brandon, Man. | 2,500 00 | 1,907 93 |
| Grant, Gideon | Toronto, Ont. | 2,500 00 | 1,375 00 |
| Dods, Andrew | " | 2,500 00 | 2,500 00 |
| Hanna, D. B. | " | 6,000 00 | 4,200 00 |
| Prentiss, J. M. | " | 500 00 | 325 00 |
| Kohler, Mrs. Sarah J. | Cayuga, Ont. | 2,000 00 | 1,400 00 |
| McMahon, H. P. | St. Thomas, Ont. | 500 00 | 350 00 |
| Marshall, N. C. | Toronto, Ont. | 1,000 00 | 700 00 |
| MacKenzie, Alexander | " | 1,000 00 | 1,000 00 |
| Kerry, Kay | Montreal, Que. | 2,400 00 | 2,400 00 |
| Paterson, Mary Ethel | " | 1,200 00 | 1,200 00 |
| McIntosh, R. W., and Kay Kerry | Boston, Mass. | 600 00 | 600 00 |
| Paterson, N. L. | Toronto, Ont. | 300 00 | 300 00 |
| McIntosh, R. W. | Boston, Mass. | 300 00 | 300 00 |
| Ireland, Jean P. | Toronto, Ont. | 100 00 | 100 00 |
| Totals | | $273,000 00 | $ 203,995 93 |

## THE DOMINION FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 19, 1917).

R. F. Massie, Pres.; P. Pocock, Vice-Pres.; Henry Brock, N. W. Renwick, Sec.; R. S. Cassels, K.C., E. Ostiguy, T. Walker, R. J. Hutchings, R. Kelly.

List of Shareholders—(As at Dec. 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Andrews, Arthur T | Winnipeg, Man | 5 | 500 00 | 360 00 |
| Austen, Percy G | Halifax, N.S | 5 | 500 00 | 500 00 |
| Austen, J. Howe | " | 5 | 500 00 | 500 00 |
| Arthur, R. A., M.D | Sudbury, Ont | 5 | 500 00 | 500 00 |
| Bownass, Wm | Victoria, B.C | 10 | 1,000 00 | 700 00 |
| Baskerville, Chas. A | Winnipeg, Man | 5 | 500 00 | 400 00 |
| Bawlf, Nicholas, Estate | " | 50 | 5,000 00 | 3,500 00 |
| Bellamy, Thos | Edmonton, Alta | 10 | 1,000 00 | 800 00 |
| Bartlett, James H | Souris, Man | 10 | 1,000 00 | 700 00 |
| Brock, Henry | Toronto, Ont | 50 | 5,000 00 | 4,000 00 |
| Bradley, Levi | High River, Alta | 5 | 500 00 | 350 00 |
| Brais & Dupras | Longueuil, Que | 5 | 500 00 | 400 00 |
| Brimacombe, Matthew A | Vermilion, Alta | 3 | 300 00 | 240 00 |
| Brewster, Wm. A | Banff, Alta | 5 | 500 00 | 285 00 |
| Black, D. E | Calgary, Alta | 3 | 300 00 | 240 00 |
| Bouey, John N. & Chas | Winnipeg, Man | 5 | 500 00 | 400 00 |
| Bell, Nat | Edmonton, Alta | 5 | 500 00 | 400 00 |
| Bathalon, J. B. S | St. Liboire, Que | 10 | 1,000 00 | 800 00 |
| Bickerton, James G | Woodstock, Ont | 5 | 500 00 | 500 00 |
| Beatty, James H., Estate | Toronto, Ont | 25 | 2,500 00 | 2,500 00 |
| Butler, R. E | Woodstock, Ont | 6 | 600 00 | 600 00 |
| Costigan, C | Portage la Prairie, Man | 5 | 500 00 | 400 00 |
| Clark, Chas. W | Toronto, Ont | 4 | 400 00 | 260 00 |
| Curran, Jos. B | Brandon, Man | 5 | 500 00 | 400 00 |
| Courtney, T. F | Halifax, N.S | 10 | 1,000 00 | 800 00 |
| Crowell, Maurice O | " | 10 | 1,000 00 | 800 00 |
| Craig, Thomas | Ridgetown, Ont | 2 | 200 00 | 160 00 |
| Collins, Franklin | Winnipeg, Man | 50 | 5,000 00 | 4,000 00 |
| Coventry, Bros | Moosejaw, Sask | 10 | 1,000 00 | 800 00 |
| Carleton, James G | St. John, N.B | 1 | 100 00 | 80 00 |
| Carstens, Hugo | Winnipeg, Man | 5 | 500 00 | 250 00 |
| Cassels, R. S | Toronto, Ont | 50 | 5,000 00 | 4,000 00 |
| Curtis, John H | Nanton, Alta | 3 | 300 00 | 240 00 |
| Cressman, Millo | Staveley, Alta | 2 | 200 00 | 160 00 |
| Crosby, Louis S | Banff, Alta | 3 | 300 00 | 240 00 |
| Campbell, R. J | Boissevain, Man | 5 | 500 00 | 400 00 |
| Campeau, J. A., & Co | Thetford Mines, Que | 2 | 200 00 | 160 00 |
| Crews, J. G | North Bay, Ont | 5 | 500 00 | 500 00 |
| Clewlo, Robt. W | Toronto, Ont | 5 | 500 00 | 500 00 |
| Caswell, Thos., Estate | " | 5 | 500 00 | 500 00 |
| Croucher, Miss Margaret M | Saskatoon, Sask | 5 | 500 00 | 500 00 |
| Cowan, Thos. H | Portage la Prairie, Man | 10 | 1,000 00 | 700 00 |
| Comer, Mrs. Ida M | Calgary, Alta | 10 | 1,000 00 | 800 00 |
| Coté, Jos | Ottawa, Ont | 3 | 300 00 | 240 00 |
| Deacon, W. H., Estate | Winnipeg, Man | 5 | 500 00 | 400 00 |
| Doyle, Ernest M | Calgary, Alta | 5 | 500 00 | 400 00 |
| Dorrell, Henry | Moosejaw, Sask | 10 | 1,000 00 | 800 00 |
| Donaldson, Jos | Brandon, Man | 5 | 500 00 | 400 00 |
| Desjardines, J. M | Laurentides, Que | 2 | 200 00 | 160 00 |
| Drulard, Chas. H | Windsor, Ont | 5 | 500 00 | 500 00 |
| Douglas, H. W. B | Edmonton, Alta | 20 | 2,000 00 | 1,100 00 |
| Edwards, Robt. H | Halifax, N.S | 5 | 500 00 | 400 00 |
| Edgecombe, Mrs. Helen G | St. John, N.B | 10 | 1,000 00 | 800 00 |

THE DOMINION FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Fairbairn, James | Portage la Prairie, Man. | 5 | 500 00 | 400 00 |
| Fleming, John H | Maple Creek, Sask | 5 | 500 00 | 400 00 |
| Fear, Wm. H. & Geo. M | Banff, Alta | 5 | 500 00 | 400 00 |
| Foisy, J. H | Montreal, Que | 2 | 200 00 | 160 00 |
| Fraser, John D | Tuxford, Sask | 10 | 1,000 00 | 800 00 |
| Fleury, H. W. (in trust) | Aurora, Ont | 10 | 1,000 00 | 1,000 00 |
| Fleury, Leila M | " | 5 | 500 00 | 500 00 |
| Field, Edward | Toronto, Ont | 5 | 500 00 | 500 00 |
| Fleming, H. O | Windsor, Ont | 5 | 500 00 | 500 00 |
| Farrell, Hon. Just. A. G | Moosomin, Sask | 10 | 1,000 00 | 800 00 |
| Goodridge, Henry, Estate | Edmonton, Alta | 10 | 1,000 00 | 800 00 |
| Green, Patrick | Winnipeg, Man | 3 | 300 00 | 240 00 |
| Griffiths, Thos | " | 3 | 300 00 | 240 00 |
| Gunn, J. A., M.D | Winnipeg, Man | 10 | 1,000 00 | 800 00 |
| Gardner, Arthur C | " | 5 | 500 00 | 400 00 |
| Gordon, Chas | Vegreville, Alta | 3 | 300 00 | 240 00 |
| Gainer, J | Edmonton, South, Alta | 3 | 300 00 | 240 00 |
| Gareau, J. O | Montreal, Que | 2 | 200 00 | 160 00 |
| Garland, Nicholas | Toronto, Ont | 5 | 500 00 | 500 00 |
| Gordon, Geo., Estate | Woodstock, Ont | 5 | 500 00 | 500 00 |
| Greenizen, Isaac | Petrolia, Ont | 2 | 200 00 | 200 00 |
| Huston, James | Manitou, Man | 5 | 500 00 | 400 00 |
| Harlow, Robt. J | Victoria, B.C | 5 | 500 00 | 400 00 |
| Hoover & Co | Winnipeg, Man | 10 | 1,000 00 | 800 00 |
| Hanlon, Michael | " | 10 | 1,000 00 | 800 00 |
| Hutchings, R. J | Calgary, Alta | 50 | 5,000 00 | 4,000 00 |
| Higgs, Frederick F | Victoria, B.C | 20 | 2,000 00 | 1,000 00 |
| Hatfield, Thos. A | Vancouver, B.C | 50 | 5,000 00 | 4,000 00 |
| Heinmiller, Edwin J | Prince Albert, Sask | 5 | 500 00 | 350 00 |
| Hill, W. H. A | Regina, Sask | 15 | 1,500 00 | 750 00 |
| Henderson, Geo. G | Fernie, B.C | 5 | 500 00 | 400 00 |
| Hitchcock, Arthur | Moosejaw, Sask | 10 | 1,000 00 | 800 00 |
| Hunter, Helen | Hartney, Man | 5 | 500 00 | 400 00 |
| Hasselfield, Chas. F | Deloraine, Man | 5 | 500 00 | 350 00 |
| Hall & Fairweather | St. John, N.B | 10 | 1,000 00 | 800 00 |
| Higinbotham, John D | Lethbridge, Alta | 5 | 500 00 | 400 00 |
| Haddin, John | Winnipeg, Man | 2 | 200 00 | 160 00 |
| Holmes, James | Woodstock, Ont | 15 | 1,500 00 | 1,500 00 |
| Hastings, A. O., M.D | Toronto, Ont | 5 | 500 00 | 500 00 |
| Harper, W. H., Estate | Chatham, Ont | 5 | 500 00 | 500 00 |
| Halliday, Mrs. May | Halifax, N.S | 10 | 1,000 00 | 1,000 00 |
| Johnston, Wm | Victoria, B.C | 10 | 1,000 00 | 800 00 |
| Jackson Bros | Edmonton, Alta | 10 | 1,000 00 | 595 00 |
| Johnston, J. M., M.D. (in trust) | Toronto, Ont | 5 | 500 00 | 500 00 |
| Jackson, Geo. N | Winnipeg, Man | 20 | 2,000 00 | 1,275 00 |
| Kelly, Robt | Vancouver, B.C | 50 | 5,000 00 | 3,500 00 |
| Knott, Frederick J | Winnipeg, Man | 5 | 500 00 | 330 00 |
| Kent & Brown Co., Ltd | Moosejaw, Sask | 5 | 500 00 | 400 00 |
| Kennedy, James, Estate | St. John, N.B | 13 | 1,300 00 | 1,300 00 |
| Kieffer Bros | Montreal, Que | 2 | 200 00 | 160 00 |
| Karn, C. J., M.D | Kitchener, Ont | 10 | 1,000 00 | 1,000 00 |
| Likely, Jos. A | St. John, N.B | 13 | 1,300 00 | 1,300 00 |
| Lush, Frank | Wainwright, Alta | 5 | 500 00 | 400 00 |
| Lawlor, Thos. J | Killarney, Man | 10 | 1,000 00 | 475 00 |
| Ludlow, James H | Winnipeg, Man | 3 | 300 00 | 240 00 |
| Lussier & Guimont | St. Hyacinthe, Que | 10 | 1,000 00 | 800 00 |
| Lovett, H. A., K.C | Montreal, Que | 5 | 500 00 | 500 00 |
| Leaver, Geo | Toronto, Ont | 5 | 500 00 | 500 00 |
| Lewis, Wm | Mount Forest, Ont | 5 | 500 00 | 500 00 |
| Lang, Lisgar L | Winnipeg, Man | 10 | 1,000 00 | 800 00 |
| Massie, Robt. F | Toronto, Ont | 200 | 20,000 00 | 16,000 00 |
| Magrath, Hart & Co | Edmonton, Alta | 50 | 5,000 00 | 2,500 00 |
| Muir, Wm | Brandon, Man | 30 | 3,000 00 | 2,400 00 |
| Maynard, James | Victoria, B.C | 25 | 2,500 00 | 2,000 00 |

THE DOMINION FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Mickle, Geo. T. | Ridgetown, Ont. | 2 | 200 00 | 160 00 |
| Morrison & Johnston | Lacombe, Alta. | 10 | 1,000 00 | 800 00 |
| Mathews, Edward C. | Victoria, B.C. | 10 | 1,000 00 | 800 00 |
| Macdonald, Duncan M. | Winnipeg, Man. | 10 | 1,000 00 | 375 00 |
| Murphy, Wm. Geo. | Carberry, Man. | 5 | 500 00 | 350 00 |
| Munro, Robt. | Winnipeg, Man. | 50 | 5,000 00 | 4,000 00 |
| Morris, Edw. A. | Vancouver, B.C. | 50 | 5,000 00 | 4,000 00 |
| Macdonell, D. G. | " | 25 | 2,500 00 | 1,750 00 |
| Mitchell, Lieut.-Col. J. B. | Winnipeg, Man. | 5 | 500 00 | 400 00 |
| Martin, Wm. D. | Moncton, N.B. | 5 | 500 00 | 400 00 |
| Meredith, Henry | Brandon, Man. | 2 | 200 00 | 160 00 |
| Moon, Thomas | Woodstock, Ont. | 10 | 1,000 00 | 1,000 00 |
| Murphy, Wm. James | Mount Forest, Ont. | 10 | 1,000 00 | 1,000 00 |
| Miller, B. B. | Wiarton, Ont. | 5 | 500 00 | 500 00 |
| Mann, F. H. | Windsor, Ont. | 5 | 500 00 | 500 00 |
| Meiklejohn, J. | Harriston, Ont. | 2 | 200 00 | 200 00 |
| McTavish, A. R. | Calgary, Alta. | 5 | 500 00 | 400 00 |
| McRae, Alex. C. | Winnipeg, Man. | 5 | 500 00 | 400 00 |
| McMillan, Allen F. | Vancouver, B. C. | 1 | 100 00 | 80 00 |
| McDermott, Patrick Jos. | Minnedosa, Man. | 10 | 1,000 00 | 800 00 |
| McNaughton, James | Carmangay, Alta. | 5 | 500 00 | 400 00 |
| McKenzie & Mann | Swift Current, Sask. | 5 | 500 00 | 400 00 |
| McBride, Edward | Calgary, Alta. | 10 | 1,000 00 | 700 00 |
| McCarthy, Edw. | Regina, Sask. | 25 | 2,500 00 | 1,450 00 |
| McKillop, Dougald | Portage la Prairie, Man. | 5 | 500 00 | 400 00 |
| McRobbie, John H. | St. John, N.B. | 13 | 1,300 00 | 1,300 00 |
| McElvanny, Wm. J. | Winnipeg, Man. | 5 | 500 00 | 400 00 |
| McDougall, A. | Pictou, N. S. | 5 | 500 00 | 500 00 |
| McClellan, S. E. | Medicine Hat, Alta. | 5 | 500 00 | 250 00 |
| Neilson, Hugh | Calgary, Alta. | 10 | 1,000 00 | 800 00 |
| Nankin, Samuel | Toronto, Ont. | 15 | 1,500 00 | 750 00 |
| Naden, Thos. H. | Macclesfield, Eng. | 5 | 500 00 | 400 00 |
| Normand, N. | Laurierville, Que. | 1 | 100 00 | 80 00 |
| Osborne, Wm. J. | Winnipeg, Man. | 10 | 1,000 00 | 800 00 |
| Outhit, C. W. | Halifax, N.S. | 10 | 1,000 00 | 800 00 |
| On, Mar. | Blairmore, Alta. | 3 | 300 00 | 300 00 |
| Ostiguy, Emile | Montreal, Que. | 142 | 14,200 00 | 12,500 00 |
| Pocock, Philip | London, Ont. | 55 | 5,500 00 | 4,400 00 |
| Parker, James | Langford, B.C. | 5 | 500 00 | 250 00 |
| Parker, Wm. A. | Manitou, Man. | 5 | 500 00 | 400 00 |
| Payne, H. R. A. | Winnipeg, Man. | 5 | 500 00 | 400 00 |
| Paine, Wm. B. | " | 10 | 1,000 00 | 525 00 |
| Powell, James A. | Edmonton, Alta. | 20 | 2,000 00 | 700 00 |
| Pringle, Mrs. M. W. | Belleville, Ont. | 3 | 300 00 | 300 00 |
| Peterson, Charles J. | Vancouver, B.C. | 10 | 1,000 00 | 700 00 |
| Pollock, Wm. | Maple Creek, Sask. | 20 | 2,000 00 | 1,600 00 |
| Queen, J. M. | St. John, N.B. | 5 | 500 00 | 250 00 |
| Quick, Gordon W. | Maple Creek, Sask. | 10 | 1,000 00 | 800 00 |
| Renwick, Neil W. | Toronto, Ont. | 50 | 5,000 00 | 4,000 00 |
| Ross, Daniel N. | Winnipeg, Man. | 5 | 500 00 | 400 00 |
| Robertson, & Hackett | Vancouver, B.C. | 10 | 1,000 00 | 800 00 |
| Reid, Chas. | Swift Current, Sask. | 10 | 1,000 00 | 800 00 |
| Reid, Thomas | Regina, Sask. | 5 | 500 00 | 400 00 |
| Rose, Fred'k. E. | St. Stephen, N.B. | 50 | 5,000 00 | 4,000 00 |
| Riddell, John R. | Moose Jaw, Sask. | 5 | 500 00 | 400 00 |
| Rundle, Wm. P. | Winnipeg, Man. | 5 | 500 00 | 200 00 |
| Rutherford, est. John R. M.D. | Aurora, Ont. | 10 | 1,000 00 | 1,000 00 |
| Rennie, Wm. H. | Winnipeg, Man. | 5 | 500 00 | 500 00 |
| Ross, James | Edmonton, Alta. | 10 | 1,000 00 | 700 00 |
| Shea, Patrick | Winnipeg, Man. | 5 | 500 00 | 400 00 |
| Senecal, Revl L. A. | St. Hyacinthe, Que. | 5 | 500 00 | 400 00 |
| Schnarr, Wm. J. | Killarney, Man. | 5 | 500 00 | 400 00 |
| Stephens, G. F. & Co. Ltd. | Winnipeg, Man. | 5 | 500 00 | 400 00 |
| Sherlock, Philip J. | Killarney, Man. | 2 | 200 00 | 160 00 |

THE DOMINION FIRE—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Sutherland, Donald MacL. | Boissevain, Man. | 6 | 600 00 | 480 00 |
| Shannon, Wellington B. | Tara, Ont. | 5 | 500 00 | 400 00 |
| Smith, Geo. K. | Moose Jaw, Sask. | 5 | 500 00 | 400 00 |
| Smith, Wm. H. | Lenore, Man. | 5 | 500 00 | 400 00 |
| Siebenbaum, H. | Victoria, B.C. | 13 | 1,300 00 | 1,040 00 |
| Smith, Edw. J. C. | " | 5 | 500 00 | 400 00 |
| Sibbett & Hallett | Nanton, Alta. | 3 | 300 00 | 210 00 |
| Spencer, John H. | Medicine Hat, Alta. | 1 | 100 00 | 80 00 |
| Sutherland, James A. | Drumbeller, Alta. | 3 | 300 00 | 210 00 |
| Stuart, T. R. & Co. | Calgary, Alta. | 5 | 500 00 | 400 00 |
| Solis, E. H. | Outremont, Que. | 5 | 500 00 | 400 00 |
| Sutherland, Wm. H. | Ingersoll, Ont. | 5 | 500 00 | 500 00 |
| Storey, D. | Ottawa, Ont. | 5 | 500 00 | 500 00 |
| Scott, Mrs. Bess, est. | Halifax, N.S. | 15 | 1,500 00 | 1,500 00 |
| Scott, David A. | " | 30 | 3,000 00 | 3,000 00 |
| Struthers, est. R. B. | Montreal, Que. | 5 | 500 00 | 500 00 |
| Scott, Angus M. | Edmonton, Alta. | 5 | 500 00 | 500 00 |
| Skitch, Alfred | Welland, Ont. | 2 | 200 00 | 200 00 |
| Thomas, Robt. C. | Calgary, Alta. | 20 | 2,000 00 | 1,600 00 |
| Thorne, Levert H. | St. John, N.B. | 1 | 100 00 | 80 00 |
| Tenaille, Daniel J., est. | Maple Creek, Sask. | 10 | 1,000 00 | 500 00 |
| Turner, Hyles E. | Winnipeg, Man. | 5 | 500 00 | 400 00 |
| Taylor, Frank L. | Winnipeg, Man. | 5 | 500 00 | 400 00 |
| Troughton, E. | Lumsden, Sask. | 2 | 200 00 | 160 00 |
| Trudel, Benoit | Montreal, Que. | 3 | 300 00 | 240 00 |
| Taylor, E. L. | Winnipeg, Man. | 20 | 2,000 00 | 700 00 |
| Urquhart, Andrew | Lacombe, Alta. | 20 | 2,000 00 | 1,600 00 |
| Underwood, Thomas | Calgary, Alta. | 25 | 2,500 00 | 1,250 00 |
| Wilson, Alexander | Victoria, B.C. | 5 | 500 00 | 400 00 |
| Williamson, Bros. | Edmonton, Alta. | 10 | 1,000 00 | 525 00 |
| Welch, Alex. R. | Boissevain, Man. | 10 | 1,000 00 | 800 00 |
| Whitla, H. W. | Winnipeg, Man. | 10 | 1,000 00 | 650 00 |
| White & Manahan | " | 5 | 500 00 | 400 00 |
| Wellington, John H. | Moose Jaw, Sask. | 10 | 1,000 00 | 800 00 |
| Wilton, Geoffrey H. | Victoria, B.C. | 25 | 2,500 00 | 2,000 00 |
| Wilkinson, James B. | Vancouver, B.C. | 5 | 500 00 | 270 00 |
| Welliver, R. B. | Red Deer, Alta. | 1 | 100 00 | 50 00 |
| Williams, David | Canmore, Alta. | 10 | 1,000 00 | 800 00 |
| Williams, R. A., M.D. | Ingersoll, Ont. | 5 | 500 00 | 500 00 |
| White, est. John | Halifax, N.S. | 10 | 1,000 00 | 1,000 00 |
| Watterworth, Mrs. M. | Ingersoll, Ont. | 5 | 500 00 | 500 00 |
| Whitelaw, R. | Woodstock, Ont. | 2 | 200 00 | 200 00 |
| Wilkinson, W. T. | Amherstburg, Ont. | 2 | 200 00 | 200 00 |
| Walker, Thaddeus | Walkerville, Ont. | 84 | 8,400 00 | 8,400 00 |
| White, Hugh | Toronto, Ont. | 5 | 500 00 | 400 00 |
| Wallis, H. A. | Killarney, Man. | 10 | 1,000 00 | 565 00 |
| Totals | | 2,654 | $265,400 00 | $209,630 00 |

## THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

List of Directors—(As at Feb. 27, 1917.)

Fred. W. Evans, Pres.; Benj. Tooke, Vice-Pres.; J. M. Fortier, Wm. Hanson, Sir H. B. Ames, M.P.;

List of Shareholders—(As at Dec. 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed and paid in cash. |
|---|---|---|---|
| | | | $ cts. |
| Ames, H. B., M.P. | Montreal, Que. | 25 | 2,500 00 |
| Evans, Fred. W. | " | 25 | 2,500 00 |
| Fairman, F. W. | " | 25 | 2,500 00 |
| Fortier, J. M. | " | 25 | 2,500 00 |
| Foster, Geo. G., K.C. | " | 25 | 2,500 00 |
| Hanson, Wm. | " | 25 | 2,500 00 |
| Tooke, Benj. | " | 25 | 2,500 00 |
| Gresham Fire & Accident Insurance Society, Limited | London, Eng. | 825 | 82,500 00 |
| Gresham Life Assurance Society, Limited | " | 1,000 | 100,000 00 |
| Totals | | 2,000 | $ 200,000 00 |

## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

List of Directors—(As at Feb. 7, 1917.)

A. E. Gooderham, Pres.; C. D. Warren and R. L. Patterson, Vice-Presidents; W. G. Blackstock, Sir D. D. Mann, Geo. E. Gooderham, Douglas G. Ross.

List of Shareholders—(As at Dec. 31, 1916.)

| Name. | No. of shares. | Amount subscribed and paid in cash. |
|---|---|---|
| | | $ cts. |
| McKinnon Estate | 100 | 10,000 00 |
| Warren, C. D. | 40 | 4,000 00 |
| Warren, G. S. | 50 | 5,000 00 |
| Patterson, R. L. | 50 | 5,000 00 |
| Cream Estate | 20 | 2,000 00 |
| Archer Estate | 50 | 5,000 00 |
| Thornton, J. I. | 20 | 2,000 00 |
| Lowndes Estate | 30 | 3,000 00 |
| Flett Estate | 50 | 5,000 00 |
| Ross Estate | 160 | 16,000 00 |
| Blackstock, H. V. | 30 | 3,000 00 |
| Mann, Sir Donald | 100 | 10,000 00 |
| Gooderham, Col. A. E. | 206 | 20,600 00 |
| Gooderham Estate | 6 | 600 00 |
| Blackstock, W. G. | 20 | 2,000 00 |
| Roberts, A. C. | 70 | 7,000 00 |
| Ross, D. G. | 20 | 2,000 00 |
| Gooderham, W. G. | 166 | 16,600 00 |
| Gooderham, G. H. | 206 | 20,600 00 |
| Gooderham, G. E. | 40 | 4,000 00 |
| Gooderham, M. R. | 206 | 20,600 00 |
| Estate of Geo. Gooderham a/c of H. V. Blackstock | 206 | 20,600 00 |
| Estate of Geo. Gooderham a/c of A. M. Ross | 186 | 18,600 00 |
| Estate of Geo. Gooderham a/c of L. M. Beatty | 206 | 20,600 00 |
| Estate of Geo. Gooderham a/c of V. D. Bird | 206 | 20,600 00 |
| Totals | 2,444 | $ 244,400 00 |

## FACTORIES INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Mar. 5, 1917.)

B. L. Anderson, Pres.; J. F. Malcolmson, J. G. Hutchinson, H. B. Bond.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916).

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Hutchinson, J. G. | Toronto, Ont. | 10 | 1,600 00 | 415 00 |
| Malcolmson, J. F. | " | 10 | 1,600 00 | 415 00 |
| Anderson, B. L. | " | 10 | 1,600 00 | 415 00 |
| Bond, H. B. | " | 10 | 1,600 00 | 415 00 |
| Clapp & Anderson, Limited | " | 960 | 153,600 00 | 39,840 00 |
| Totals | | 1,000 | $160,000 00 | $ 41,500 00 |

## THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 27, 1917.)

W. A. Young, M.D., Pres.; C. Norie-Miller, Vice-Pres.; F. Norie-Miller, J.P., John J. Durance, J.A. Macintosh, W. A. Barrington.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Norie-Miller, F. | Perth, Scotland | 20 | 2,000 00 | 500 00 |
| Norie-Miller C. | Toronto, Ont. | 20 | 2,000 00 | 500 00 |
| Young, W. A. | " | 20 | 2,000 00 | 500 00 |
| Durance, John J. | " | 20 | 2,000 00 | 500 00 |
| Macintosh, J A | " | 20 | 2,000 00 | 500 00 |
| Barrington, W. A. | " | 20 | 2,000 00 | 500 00 |
| Gaflac Securities Company | Wilmington, Dela. | 3,880 | 388,000 00 | 97,000 00 |
| Totals | | 4,000 | $400,000 00 | $100,000 00 |

## THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 10, 1917.)

Robert Ness, Pres.; L. A. Lavallée, K.C., Vice-Pres.; A. P. Frigon, L. P. Berard, K.C., A. Champagne, N. Rochon, J. d'Halewyn.

LIST OF SHAREHOLDERS—(As at December 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Provost, Jos. | Sault au Recollet, Que. | 1 | 100 00 | 60 00 |
| Monette, Dr. W. | Montreal, Que. | 44 | 4,400 00 | 2,300 00 |
| Senecal, T. P. | Sault au Recollet, Que. | 6 | 600 00 | 360 00 |
| Rochon, Nap. | Montreal, Que. | 100 | 10,000 00 | 6,000 00 |
| Vallieres, Limitée | " | 1 | 100 00 | 60 00 |
| Genereux, Dr. D. | " | 50 | 5,000 00 | 3,000 00 |
| Agla, A. | Harrow, Ont. | 1 | 100 00 | 60 00 |
| Duchene, Dr. J. D. | Quebec, Que. | 5 | 500 00 | 300 00 |
| d'Halewyn, Baron J. | Montreal, Que. | 50 | 5,000 00 | 3,000 00 |
| Lachapelle, Dr. E. P. | Sault au Recollet, Que. | 1 | 100 00 | 60 00 |
| Brousseau, F. J. | " | 51 | 5,100 00 | 3,060 00 |
| Masson, Dr. R. A. | Montreal, Que. | 23 | 2,300 00 | 1,380 00 |
| Colin, Dr. A. | Grand'Mere, Que. | 1 | 100 00 | 60 00 |
| Paradis, J. G. | Lac aux Saumons, Que. | 2 | 200 00 | 120 00 |
| Desaulniers, E., N.P. | Montreal, Que. | 5 | 500 00 | 300 00 |
| Michaud, F. | " | 2 | 200 00 | 120 00 |
| Aitken, W. R. | " | 5 | 500 00 | 300 00 |
| Archambault, Dr. U. | Hull, Que. | 20 | 2,000 00 | 1,200 00 |
| Chauret, A. | Ste Genevieve, Que. | 5 | 500 00 | 300 00 |
| Delorme, E. | Sault au Recollet, Que. | 8 | 800 00 | 480 00 |
| Gagnon, J. L. S. | Ahuntsic, Que. | 7 | 700 00 | 420 00 |
| Laporte, H. | Montreal, Que. | 4 | 400 00 | 240 00 |
| Champagne, A. | " | 100 | 10,000 00 | 6,000 00 |
| Telmosse, Dr. A. I. | Ottawa, Ont. | 20 | 2,000 00 | 1,200 00 |
| Lariviere, Hon. A. A. C. | Montreal, Que. | 1 | 100 00 | 60 00 |
| Marchand, C. A. | " | 10 | 1,000 00 | 600 00 |
| Kannon, Dr. M. | " | 10 | 1,000 00 | 600 00 |
| Chatelain, S. | St. Andre Avellin, Que. | 1 | 100 00 | 60 00 |
| Cornu, Dr. F. | Ottawa, Ont. | 10 | 1,000 00 | 500 00 |
| Alarie, Dr. G. | Joliette, Que. | 2 | 200 00 | 120 00 |
| Sawyer, E. | Montreal, Que. | 10 | 1,000 00 | 600 00 |
| Cleveland, Dr. H. R. | Danville, Que. | 1 | 100 00 | 60 00 |
| Daigneault, Dr. F. H. | Acton Vale, Que. | 1 | 100 00 | 60 00 |
| Barette, J. A., N.P., M.P. | St. Barthelemi, Que. | 1 | 100 00 | 60 00 |
| Sylvestre, Dr. L. P. | " | 1 | 100 00 | 60 00 |
| Laurin, Dr. A. M. | Buckingham, Que. | 10 | 1,000 00 | 600 00 |
| Chevrier, Dr. R. | Ottawa, Ont. | 5 | 500 00 | 275 00 |
| Chatelain, Rev. P. | Buckingham, Que. | 5 | 500 00 | 250 00 |
| Tracy, Dr. A. W. | Sherbrooke, Que. | 2 | 200 00 | 120 00 |
| Janelle, Dr. J. A. | " | 2 | 200 00 | 120 00 |
| Duhamel, E. | Granby, Que. | 1 | 100 00 | 55 00 |
| Martin, S. | " | 1 | 100 00 | 60 00 |
| Lavallée, L. A., C.R. | Montreal, Que. | 56 | 5,600 00 | 3,360 00 |
| Bérard, L. P., C.R. | " | 114 | 11,400 00 | 6,840 00 |
| Mackay, Mme. A. Perrier | Papineauville, Que. | 10 | 1,000 00 | 600 00 |
| Gauthier, J. A. | Hull, Que. | 5 | 500 00 | 300 00 |
| Watson, Dr. Jno. | Howick, Que. | 5 | 500 00 | 300 00 |
| Dupuis, H. | Hull, Que. | 10 | 1,000 00 | 600 00 |
| Frigon, A. P. | Montreal, Que. | 96 | 9,600 00 | 5,760 00 |
| Leduc, R. A. | " | 51 | 5,100 00 | 3,060 00 |
| Pilon, H. | Vaudreuil, Que. | 2 | 200 00 | 120 00 |
| Houle, Rev. J. B. | Marieville, Que. | 5 | 500 00 | 300 00 |
| Jodoin, M. | Montreal, Que. | 20 | 2,000 00 | 1,200 00 |

SESSIONAL PAPER No. 8

THE GENERAL ANIMALS INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Fauteux Frs | Montreal, Que | 10 | 1,000 00 | 550 00 |
| Lanctot, R., M.P | St. Constant, Que | 20 | 2,000 00 | 1,200 00 |
| Gonthier, Geo | Montreal, Que | 1 | 100 00 | 60 00 |
| Archambault, J | Roxton Pond, Que | 1 | 100 00 | 60 00 |
| Ness, R | Howick, Que | 50 | 5,000 00 | 3,000 00 |
| Monty, A | Roxton Pond, Que | 3 | 300 00 | 180 00 |
| St. Pierre, L | " | 2 | 200 00 | 120 00 |
| Phaneuf, A | St. Antoine, Que | 1 | 100 00 | 60 00 |
| Melancon, H | Ottawa, Ont | 5 | 500 00 | 300 00 |
| Totals | | 1,053 | $105,300 00 | $62,610 00 |

## THE GLOBE INDEMNITY COMPANY OF CANADA.

*(Formerly The Canadian Railway Accident Insurance Co.)*

LIST OF DIRECTORS—(As at Feb. 23, 1917.)

J. Gardner Thompson, Pres.; Lewis Laing, Vice-Pres.; Sir Frederick Williams-Taylor, Sir Alexander Lacoste, A. G. Dent, W. Molson Macpherson, M. Chevalier, J. D. Simpson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

| Name. | Residence. | Amount sub-scribed. | Amount paid cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| Liverpool & London & Globe Insurance Co., Ltd | Liverpool, Eng | 245,500 00 | 98,200 00 |
| Sir Frederick Williams-Taylor | Montreal, Que | 500 00 | 200 00 |
| Sir Alexander Lacoste | " | 500 00 | 200 00 |
| A. G. Dent | Liverpool, Eng | 500 00 | 200 00 |
| J. Gardner Thompson | Montreal, Que | 1,000 00 | 400 00 |
| Lewis Laing | " | 500 00 | 200 00 |
| J. D. Simpson | " | 500 00 | 200 00 |
| W. Molson Macpherson | " | 500 00 | 200 00 |
| M. Chevalier | " | 500 00 | 200 00 |
| Totals | | $250,000 00 | $100,000 00 |

## THE GUARANTEE COMPANY OF NORTH AMERICA.

LIST OF DIRECTORS—(As at Feb. 14, 1917.)

Henry E. Rawlings, Pres. and Managing Director; William McMaster, Vice-Pres; Sir H. V. Meredith, Bart., Jas. B. Forgan, Hon. E. C. Smith, H. S. MacDougall, Philip Stockton, Thomas De Witt Cuyler, E. F. Hebden, Jno. Macdonald.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

| Name. | Residence. | No. of shares. | Amount sub-scribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ | $ |
| Bailey, Mrs. Ernestine V. | Fredericton, N.B. | 4 | 200 | 200 |
| Billingsley, Mrs. Anne | Westmount, Que. | 10 | 500 | 500 |
| Carter, Mrs. Edith L. | Montreal, Que. | 20 | 1,000 | 1,000 |
| Cummings, Mrs. E. M. | Vancouver, B.C. | 509 | 25,450 | 8,930 |
| Dixon, B. Homer, estate of | Toronto, Ont. | 100 | 5,000 | 5,000 |
| Gale, Alfred J. V. | Hull, Que. | 5 | 250 | 250 |
| Gale, G. Gordon | " | 4 | 200 | 200 |
| Gale, Dr. Ernest G. | Quebec, Que. | 4 | 200 | 200 |
| Gale, Dr. Whithall P. | " | 4 | 200 | 200 |
| Gilroy, Mrs. B. | Winnipeg, Man. | 75 | 3,750 | 750 |
| Girdwood, Miss Fannie S. M. M. | Montreal, Que. | 34 | 1,700 | 340 |
| Gibb, Jas. D., estate of | " | 30 | 1,500 | 1,500 |
| Glassco, Mrs. B. M. | " | 510 | 25,500 | 8,980 |
| Gunn, Geo. C. | London, Ont. | 10 | 500 | 100 |
| Gunn, Mrs. Theresa M. | " | 10 | 500 | 100 |
| Gundry, Mrs. M. A., estate of | Toronto, Ont. | 75 | 3,750 | 750 |
| Hamilton, John | Quebec, Que. | 50 | 2,500 | 2,500 |
| Hebden, E. F. | Montreal, Que. | 20 | 1,000 | 600 |
| Lindsay, Miss Amy C. | " | 20 | 1,000 | 1,000 |
| Lindsay, Cecil V. | " | 20 | 1,000 | 1,000 |
| Lindsay, Douglas V. | Georgeville, Que. | 20 | 1,000 | 1,000 |
| Morrice, D., estate of | Montreal, Que. | 10 | 500 | 100 |
| Morrice, W. J. | " | 10 | 500 | 100 |
| Morrice, D. | " | 10 | 500 | 100 |
| Morrice, A. A. | Toronto, Ont. | 10 | 500 | 100 |
| Morrice, R. B. | Montreal, Que. | 10 | 500 | 100 |
| Morrice, J. W. | " | 10 | 500 | 100 |
| McMaster, Wm. | " | 70 | 3,500 | 2,700 |
| McRobie, Lewis, in trust | " | 30 | 1,500 | 1,500 |
| Macdonald, John | Toronto, Ont. | 20 | 1,000 | 200 |
| MacDougall, H. S. | Montreal, Que. | 350 | 17,500 | 3,500 |
| Meredith, Sir Vincent Bart. | " | 25 | 1,250 | 1,250 |
| McCulloch, Wm., estate of | Toronto, Ont. | 6 | 300 | 60 |
| McCulloch, Robertson | Montreal, Que. | 6 | 300 | 60 |
| McCulloch, Henry | " | 6 | 300 | 60 |
| McCulloch, Robertson and Royal Trust Co., trust 1 | " | 6 | 300 | 60 |
| McCulloch, Robertson and Royal Trust Co., trust 2 | " | 6 | 300 | 60 |
| MacTier, Mrs. Ethel | " | 14 | 700 | 700 |
| Nelles, R. Campbell, and Royal Trust Co., executors | " | 210 | 10,500 | 10,500 |
| Piddington, Mrs. Susan | Quebec, Que. | 3 | 150 | 150 |
| Piddington, Florence | " | 3 | 150 | 150 |
| Piddington, Ethel E. | " | 3 | 150 | 150 |
| Piddington, Arthur G. | Montreal, Que. | 6 | 300 | 300 |
| Piddington, Samuel | Ottawa, Ont. | 21 | 1,050 | 1,050 |
| Piddington, Alfred | Montreal, Que. | 23 | 1,150 | 1,150 |
| Piddington, Mrs. Annie, institute | Quebec, Que. | 21 | 1,050 | 1,050 |
| Ross, Frank W. | " | 120 | 6,000 | 1,200 |
| Riddell, Alex. F. | Montreal, Que. | 10 | 500 | 100 |
| Ramsay, William | Toronto, Ont. | 60 | 3,000 | 3,000 |
| Rawlings, Edward, estate of | Montreal, Que. | 50 | 2,500 | 1,500 |
| Rawlings, H. E. A. | " | 632 | 31,600 | 16,680 |
| Rawlings, Mrs. L. | " | 4,043 | 202,150 | 69,870 |
| Rawlings, Miss A. L. | " | 511 | 25,550 | 9,000 |
| Rawlings, George W. | " | 510 | 25,500 | 8,980 |
| Rawlings, W. T. | " | 610 | 30,500 | 13,940 |

THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Residence. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ | $ |
| Rawlings, Mrs. L., Institute, Scott, Richard B., Curator G. | Montreal, Que. | 1,009 | 50,450 | 17,370 |
| Renfrew, Mrs. G. Constance | Quebec, Que. | 3 | 150 | 150 |
| Smith, Larratt W., estate of | Toronto, Ont. | 100 | 5,000 | 5,000 |
| Stayner, Mrs. H. R. | " | 53 | 2,650 | 2,650 |
| Stayner, T. Sutherland, estate of | " | 90 | 4,500 | 2,900 |
| Stayner, Winslow S. | Colchester, England | 137 | 6,850 | 5,250 |
| Strickland, Mrs. C. C., estate of | Lakefield, Ont. | 30 | 1,500 | 300 |
| Torrance, Jas. F., estate of | Montreal, Que. | 365 | 18,250 | 4,130 |
| Torrance, John | " | 366 | 18,300 | 4,180 |
| Thomson, Geo. H. | Quebec, Que. | 60 | 3,000 | 3,000 |
| Walker, James R. | Montreal, Que. | 6 | 300 | 60 |
| Wells, Mrs. Vivian M. | " | 3 | 150 | 150 |
| Withall, Wm. J., estate of | " | 63 | 3,150 | 3,150 |
| Wainwright, Wm., estate of | " | 33 | 1,650 | 330 |
| Wainwright, Wm. Arnold | " | 5 | 250 | 50 |
| Wainwright, Eric Foster | " | 4 | 200 | 40 |
| Wainwright, Arnold | " | 4 | 200 | 40 |
| White, Mrs. Amelia | Montreal, Que. | 10 | 500 | 500 |
| Atkins, Edw. F. | Boston, Mass. | 100 | 5,000 | 5,000 |
| Burroughs, Joseph H. | Philadelphia, Pa. | 18 | 900 | 900 |
| Bullions, Mrs. L. C. | Troy, N.Y. | 5 | 250 | 250 |
| Barr, John W., jr. | Louisville, Ky. | 10 | 500 | 500 |
| Carver, Daniel G. | Binghamton, N.Y. | 270 | 13,500 | 3,500 |
| Carver, Geo. S. | " | 270 | 13,500 | 3,500 |
| Comegys, B. B., estate of | Philadelphia, Pa. | 20 | 1,000 | 1,000 |
| Cannon, H. W. | New York, N.Y. | 230 | 11,500 | 7,500 |
| Chafee, Z. | Providence, R.I. | 7 | 350 | 350 |
| Chafee, Z., jr. | Cambridge, Mass. | 7 | 350 | 350 |
| Chase, Mrs. Mamie F. | Nashville, Tenn. | 10 | 500 | 500 |
| Collins, Mrs. Burd Thaw | Pittsburg, Pa. | 5 | 250 | 250 |
| Cuyler, Thos. DeWitt | Philadelphia, Pa. | 200 | 10,000 | 2,000 |
| Childs, Alice Walton | Pittsburgh, Pa. | 5 | 250 | 250 |
| Cook, Clara Walton | " | 5 | 250 | 250 |
| Dunham, Mrs. Alice | Boston, Mass. | 6 | 300 | 300 |
| Dohrman, Mrs. E., estate of | Alleghany City, Pa. | 20 | 1,000 | 1,000 |
| Dickson, Mrs. S. H. | " | 6 | 300 | 300 |
| Furnival, Mrs. Amy | Napanee, Ont. | 20 | 1,000 | 1,000 |
| Forgan, Jas. B. | Chicago, Ill. | 20 | 1,000 | 1,000 |
| Girard Trust Co., trustee for Mary E. B. Perot | Philadelphia, Pa. | 16 | 800 | 800 |
| Girard Trust Co., trustee for Ellen D. Morris | " | 16 | 800 | 800 |
| Gibbs, Mrs. Sarah B. | New York, N.Y. | 40 | 2,000 | 2,000 |
| Garrison, Mrs. Sallie E. | Pittsburgh, Pa. | 14 | 700 | 700 |
| Gorman, Mrs. Fanny A. | " | 10 | 500 | 500 |
| Hamilton, W. A. | New York, N.Y. | 24 | 1,200 | 800 |
| Hartshorne, Charles, estate of | Philadelphia, Pa. | 50 | 2,500 | 2,500 |
| Hepburn, A. B. | New York, N.Y. | 20 | 1,000 | 1,000 |
| Illinois Trust & Savings Bank, trustee under the will of the Hon. J. Russell Jones | Chicago, Ill. | 20 | 1,000 | 1,000 |
| Keech, Mrs. Isabel H. | St. Louis, Mo. | 15 | 750 | 750 |
| Lloyd, D. McK. | Pittsburgh, Pa. | 10 | 500 | 500 |
| Loutrel, Cyrus F., estate of | South Orange, N.J. | 50 | 2,500 | 2,500 |
| Merrill, Mrs. Kate | Pasadena, Cal. | 10 | 500 | 500 |
| Messler, Mrs. M. R. | Pittsburg, Pa. | 14 | 700 | 700 |
| Messler, Mrs. Agnes C. | " | 28 | 1,400 | 1,400 |
| McCook, Willis F. | " | 5 | 250 | 250 |
| McCoy, Mrs. Mary E. | Alleghany City, Pa. | 20 | 1,000 | 1,000 |
| McClintock, Mrs. Mary G. | Pittsburg, Pa. | 13 | 650 | 650 |
| Pennsylvania Co., for insurance on lives and granting annuities,—Trustees under will of Jos. W. Drexel, deceased, for Elizabeth Drexel Lohr | Philadelphia, Pa. | 50 | 2,500 | 2,500 |

SESSIONAL PAPER No. 8

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Residence. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ | $ |
| Pennsylvania Co., etc.—Trustees— | | | | |
| for Lucy Drexel Dahlgren | Philadelphia, Pa. | 50 | 2,500 | 2,500 |
| for Josephine Drexel Henry | " " | 50 | 2,500 | 2,500 |
| for Katherine Drexel Penrose | " " | 50 | 2,500 | 2,500 |
| Pell, Alfred, estate of | " " | 40 | 2,000 | 2,000 |
| Quarrier, Cushman | Louisville, Ky. | 10 | 500 | 500 |
| Ricketson, Mrs. Clementine G. | Pittsburg, Pa. | 13 | 650 | 650 |
| Rolph, W. T., estate | Philadelphia, Pa. | 10 | 500 | 500 |
| Scully, Ida Walton | Pittsburg, Pa. | 5 | 250 | 250 |
| Smith, Hon. J. Gregory, estate of | St. Albans, Vt. | 80 | 4,000 | 4,000 |
| Smith, Hon. E. C. | " " | 20 | 1,000 | 1,000 |
| Schoonmaker, James M. | Pittsburg, Pa. | 20 | 1,000 | 1,000 |
| Stockton, Philip | Boston, Mass. | 20 | 1,000 | 1,000 |
| Thaw, Wm. | Pittsburg, Pa. | 5 | 250 | 250 |
| Thompson, Mary Thaw, testamentary trustee | " " | 20 | 1,000 | 1,000 |
| Weld, C. Minot | Boston, Mass. | 10 | 500 | 500 |
| Totals | | 13,372 | $ 668,600 | $ 304,600 |

## THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1917.)

K. W. Blackwell, Pres.; D. F. Angus, Vice-Pres.; H. M. Lambert, A. G. Sweet, Hon. A. W. Atwater, K.C., Hon. E. Hubbard, F. W. Molson, F. L. Wanklyn, Geo. W. Reynolds.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

| Name. | Residence. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| Angus, D. Forbes | Montreal, Que. | 2,500 00 | 625 00 |
| Atwater, Honourable A. W. | " " | 2,500 00 | 625 00 |
| Blackwell, K. W. | " " | 2,500 00 | 625 00 |
| Hubbard, Honourable Evelyn | London, England | 2,500 00 | 625 00 |
| Lambert, H. M. | Montreal, Que. | 2,500 00 | 625 00 |
| Molson, F. W. | " | 2,500 00 | 625 00 |
| Reynolds, Geo. W. | London, England | 2,500 00 | 625 00 |
| Sweet, A. G. | " | 2,500 00 | 625 00 |
| Wanklyn, F. L. | Montreal, Que. | 2,500 00 | 625 00 |
| Guardian Assurance Company, Ltd. | London, England | 977,500 00 | 244,375 00 |
| Totals | | $1,000,000 00 | $ 250,000 00 |

## THE HAMILTON FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1917.)

J. Gardner Thompson, Pres.; Lewis Laing, Vice-Pres.; J. D. Simpson, Asst. Sec.; Sir Alexander Lacoste, K.C.; Wm. Molson Macpherson; Sir Frederic Williams-Taylor; M. Chevalier; John Emo; A. G. Dent.

LIST OF STOCKHOLDERS—(As at Dec. 31st, 1916.)

| Name. | Address. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ | $ |
| Liverpool and London and Globe Insurance Co., Ltd. | Liverpool, Eng. | 157,900 | 31,660 |
| Thompson, J. Gardner | Montreal, Que. | 7,000 | 1,400 |
| Laing, Lewis | " | 1,000 | 200 |
| Williams-Taylor, Sir F. | " | 1,000 | 200 |
| Lacoste, Sir Alexander | " | 1,000 | 200 |
| Macpherson, W. M. | " | 1,000 | 200 |
| Chevalier, M. | " | 1,000 | 200 |
| Dent, A. G. | Liverpool, Eng. | 1,000 | 200 |
| Simpson, J. D. | Montreal, Que. | 1,000 | 200 |
| Emo, John | " | 1,000 | 200 |
| Totals | | $ 172,900 | $ 34,660 |

## THE HUDSON BAY INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1917).

William Mackay, Pres.; Fred. W. Walker, Vice-Pres.; J. H. Labelle, Managing Director, George Chappell, W. H. Barker, George B. Fraser, P. R. Gault, D. G. Marshall, P. J. Quinn, A. St. Cyr, George E. Trorey.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

| Name. | Residence. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| Royal Insurance Co., Ltd | Liverpool, Eng | 833,800 00 | 221,200 00 |
| Geo. Chappell | " | 2,500 00 | 625 00 |
| W. Mackay | Montreal, Que | 2,500 00 | 625 00 |
| J. H. Labelle | " | 2,500 00 | 625 00 |
| P. J. Quinn | Toronto, Ont | 2,500 00 | 625 00 |
| P. R. Gault | Montreal, Que | 2,500 00 | 625 00 |
| A. St. Cyr | " | 2,500 00 | 625 00 |
| F. W. Walker | Vancouver, B.C | 2,500 00 | 625 00 |
| W. H. Barker | " | 2,500 00 | 625 00 |
| D. G. Marshall | " | 2,500 00 | 625 00 |
| Geo. E. Trorey | " | 2,500 00 | 625 00 |
| L. F. Fulmore | Macoun, Sask | 100 00 | 25 00 |
| W. LaMere | Stavely, Alta | 500 00 | 125 00 |
| T. J. James | Rouleau, Sask | 500 00 | 125 00 |
| O. S. Chapin | Calgary, Alta | 2,500 00 | 625 00 |
| C. S. Gladstone, in trust | Prince Albert, Sask | 300 00 | 75 00 |
| Jas. Clark Co | Claresholm, Alta | 1,000 00 | 250 00 |
| E. F. Comber | Selkirk, Man | 500 00 | 125 00 |
| W. Simington | Moosejaw, Sask | 1,000 00 | 250 00 |
| A. H. Woolliams | " | 1,000 00 | 250 00 |
| G. F. Bosomworth | Oxbow, Sask | 500 00 | 125 00 |
| W. Langrish | " | 600 00 | 150 00 |
| E. J. D. Jones | Alameda, Sask | 400 00 | 100 00 |
| J. McGuire | Grand Forks, N.D | 200 00 | 50 00 |
| C. Spencer | Vancouver, B.C | 1,000 00 | 250 00 |
| R. M. Matheson | Brandon, Man | 1,000 00 | 250 00 |
| Geo. B. Fraser | Montreal, Que | 2,500 00 | 625 00 |
| Totals | | $872,400 00 | $ 230,850 00 |

## THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Jan. 30, 1917).

H. C. Cox, Pres.; Noel Marshall, Vice-Pres.; R. Bickerdike, M.P., Elias Rogers, S. Burrows, G. A. Morrow, W. D. Robb, P. G. Goldsmith, M.D., D. B. Hanna, W. G. Morrow, A. McT. Campbell, W. B. Meikle, E. Willans.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916).

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Cox, Hon. G. A., estate | Toronto, Ont | 1,750 | 175,000 00 | 35,000 00 |
| Cox, H. C | " | 650 | 65,000 00 | 13,000 00 |
| Cox, E. W., estate | " | 1,000 | 100,000 00 | 20,000 00 |
| Davis, A. L., estate | " | 1,000 | 100,000 00 | 20,000 00 |
| Goldsmith, Dr. P. G | " | 250 | 25,000 00 | 5,000 00 |
| Hodgens, W. S | " | 150 | 15,000 00 | 3,000 00 |
| Morrow, G. A | " | 550 | 55,000 00 | 11,000 00 |
| Marshall, Noel | " | 350 | 35,000 00 | 7,000 00 |
| Rogers, Elias | " | 100 | 10,000 00 | 2,000 00 |
| Willans, E | " | 500 | 50,000 00 | 10,000 00 |
| Central Canada Loan & Savings Co | " | 1,500 | 150,000 00 | 30,000 00 |
| Hanna, D. B | " | 100 | 10,000 00 | 2,000 00 |
| Cox, F. W | " | 100 | 10,000 00 | 2,000 00 |
| Toronto Savings & Loan Co | Peterboro, Ont | 550 | 55,000 00 | 11,000 00 |
| Morrow, W. G | " | 400 | 40,000 00 | 8,000 00 |
| Kenny, J. J. (estate) | San Francisco, Cal | 500 | 50,000 00 | 10,000 00 |
| Bickerdike, R., M.P | Montreal, Que | 100 | 10,000 00 | 2,000 00 |
| Burrows, S | Belleville, Ont | 100 | 10,000 00 | 2,000 00 |
| Corby, H | " | 100 | 10,000 00 | 2,000 00 |
| Robb, W. D | Montreal, Que | 50 | 5,000 00 | 1,000 00 |
| Campbell, A. McT | Winnipeg, Man | 100 | 10,000 00 | 2,000 00 |
| Meikle, W. B | Toronto, Ont | 100 | 10,000 00 | 2,000 00 |
| Totals | | 10,000 | $1,000,000 00 | $ 200,000 00 |

## IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 23, 1917).

Lyman Root, Pres.; R. L. Stailing, Vice-Pres.; H. F. Petman, F. E. Heyes, G. A. Hankey, A. W. Giles, W. J. Blackburn, A. R. Williams, G. S. Lyon.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916).

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ | $ |
| Lyman Root | Toronto, Ont. | 25 | 2,500 | 625 |
| R. L. Stailing | " | 25 | 2,500 | 625 |
| A. R. Williams | " | 25 | 2,500 | 625 |
| H. F. Petman | " | 25 | 2,500 | 625 |
| W. J. Blackburn | " | 25 | 2,500 | 625 |
| Geo. S. Lyon | " | 25 | 2,500 | 625 |
| F. E. Heyes | " | 25 | 2,500 | 625 |
| G. A. Hankey | Vernon, B.C. | 25 | 2,500 | 625 |
| A. W. Giles | " | 25 | 2,500 | 625 |
| Sun Insurance Office | London, England | 4,349 | 434,900 | 104,850 |
| Totals | | 4,574 | $ 457,400 | $ 110,475 |

## THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 22, 1917.)

J. Gardner Thompson, Pres.; Lewis Laing, Vice-Pres.; A. G. Dent, J. C. Rimmer, Sir Alexander Lacoste, M. Chevalier, W. Molson Macpherson, John Emo, Sir Frederick Williams-Taylor.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

| Name. | Residence. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ | $ |
| Liverpool and London and Globe Insurance Company, Limited | Liverpool, Eng. | 4,725 | 472,500 | 165,375 |
| Dent, A. G. | " | 25 | 2,500 | 875 |
| Rimmer, J. C. | " | 25 | 2,500 | 875 |
| Thompson, J. Gardner | Montreal, Que. | 75 | 7,500 | 2,625 |
| Lacoste, Sir Alexander | " | 25 | 2,500 | 875 |
| Chevalier, M. | " | 25 | 2,500 | 875 |
| Macpherson, W. M. | " | 25 | 2,500 | 875 |
| Emo, John | " | 25 | 2,500 | 875 |
| Laing, Lewis | " | 25 | 2,500 | 875 |
| Williams-Taylor, Sir F. | " | 25 | 2,500 | 875 |
| Totals | | 5,000 | $ 500,000 | $ 175,000 |

## THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

List of Directors—(As at Feb. 28, 1917.)

Alfred Wright, Pres.; Alex. MacLean, Manager and Secretary; C. E. Sword, Geo. C. Howie, A. E. Blogg.

List of Shareholders—(As at Dec. 31, 1916.)

| Name. | Residence. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ | $ |
| Wright, Alfred | Toronto, Ont | 2,000 | 1,600 |
| Sword, C. E. | Montreal, Que | 2,000 | 1,600 |
| Blogg, A. E. | Toronto, Ont | 2,000 | 1,600 |
| Howie, Geo. C. | " | 2,000 | 1,600 |
| MacLean, Alex. | " | 2,000 | 1,600 |
| London and Lancashire Fire Insurance Co., Ltd. | Liverpool, Eng | 490,000 | 392,000 |
| Totals | | $ 500,000 | $ 400,000 |

## THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

List of Directors—(As at Feb. 26, 1917.)

A. H. C. Carson, Pres.; R. Home Smith, Vice-Pres.; F. D. Williams, Man. Dir.; G. H. Williams, A. C. McMaster, W. T. Kernahan, S. G. M. Nesbitt, H. N. Cowan, W. G. Willoughby.

List of Shareholders—(As at Dec. 31, 1916.)

| Name. | Residence. | No. of shares. | Amount | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| London and Midland Ins. Co., Ltd. | London, Eng | 910 | 91,000 00 | 15,925 00 |
| W. T. Kernahan | Toronto | 10 | 1,000 00 | 175 00 |
| A. H. C. Carson | " | 10 | 1,000 00 | 175 00 |
| F. D. Williams | " | 10 | 1,000 00 | 175 00 |
| R. Home Smith | " | 10 | 1,000 00 | 175 00 |
| A. C. McMaster | " | 10 | 1,000 00 | 175 00 |
| S. G. M. Nesbitt | Brighton, Ont | 10 | 1,000 00 | 175 00 |
| H. N. Cowan | Toronto, Ont | 10 | 1,000 00 | 175 00 |
| W. G. Willoughby | " | 10 | 1,000 00 | 175 00 |
| G. H. Williams | Winnipeg | 10 | 1,000 00 | 175 00 |
| Totals | | 1,000 | $100,000 00 | $ 17,500 00 |

## THE MERCANTILE FIRE INSURANCE COMPANY.

(List of Directors—(As at Feb. 28, 1917.)

W. A. Sims, Pres.; Alfred Wright, A. E. Blogg, Arthur W. Blake, C. E. Sword, Alex. MacLean.

List of Shareholders—(As at Dec. 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ | $ |
| Sims, W. A. | Bushey, Herts, Eng. | 20 | 2,000 | 400 |
| Wright, Alfred | Toronto, Ont. | 20 | 2,000 | 400 |
| Blogg, A. E. | " " | 20 | 2,000 | 400 |
| MacLean, Alex. | " " | 20 | 2,000 | 400 |
| Sword, C. E. | Montreal, Que. | 20 | 2,000 | 400 |
| Blake, Arthur W. | Winnipeg, Man. | 20 | 2,000 | 400 |
| London and Lancashire Fire Insurance Co. Ltd | Liverpool, Eng. | 2,380 | 238,000 | 47,600 |
| Totals | | 2,500 | $ 250,000 | $ 50,000 |

## MERCHANTS CASUALTY COMPANY.

LIST OF DIRECTORS—(As at Feb. 20, 1917.)

M. J. McMichael, Pres.; L. M. Fingard, Vice-Pres. and General Manager; R. B. Graham; J. S. Turner; Dr. J. S. Gray; W. J. Bulman; G. W. Curtiss.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ | $ |
| Geo. W. Andrick | Minneapolis, Minn. | 18 | 900 | 900 |
| W. J. Bulman | Winnipeg, Man. | 50 | 2,500 | 250 |
| G. W. Curtiss | Minneapolis, Minn. | 1,000 | 50,000 | 5,765 |
| Mrs. L. Curtiss | " | 2 | 100 | 100 |
| Marjorie Curtiss | " | 2 | 100 | 100 |
| A. C. Engan | " | 101 | 5,050 | 505 |
| Leo. M. Fingard | Winnipeg, Man. | 209 | 10,450 | 1,405 |
| M. L. Fisch | Windom, Minn. | 10 | 500 | 500 |
| C. B. Fraser | Minneapolis, Minn. | 100 | 5,000 | 500 |
| H. S. Gibson | " | 10 | 500 | 500 |
| G. W. Gillam | Windom, Minn. | 20 | 1,000 | 1,000 |
| R. B. Graham | Winnipeg, Man. | 51 | 2,550 | 255 |
| Dr. J. S. Gray | " | 50 | 2,500 | 250 |
| C. H. Halverson | Minneapolis, Minn. | 20 | 1,000 | 1,000 |
| John A. Hartigan | St. Paul, Minn. | 23 | 1,150 | 1,150 |
| John E. Hartigan | " | 2 | 100 | 100 |
| Minnie Hobson | Minneapolis, Minn. | 10 | 500 | 500 |
| W. R. Jeffers | Windom, Minn. | 7 | 350 | 350 |
| H. J. King | Toronto, Ont. | 1 | 50 | 5 |
| J. A. McMichael | Minneapolis, Minn. | 43 | 2,150 | 980 |
| M. J. McMichael | " | 4,884 | 244,200 | 26,220 |
| O. H. McMichael | Vernon Centre, Minn. | 160 | 8,000 | 1,250 |
| G. W. Sawyer | Annandale, Minn. | 10 | 500 | 500 |
| A. D. Sheperd | Minneapolis, Minn. | 10 | 500 | 500 |
| V. Shepherd | St. Paul, Minn. | 10 | 500 | 500 |
| E. E. Smith | Minneapolis, Minn. | 100 | 5,000 | 500 |
| F. O. Smith | " | 200 | 10,000 | 1,000 |
| C. C. Thomas | " | 411 | 20,550 | 2,505 |
| J. S. Turner | Winnipeg, Man. | 50 | 2,500 | 500 |
| A. E. Warner | St. Paul, Minn. | 200 | 10,000 | 1,000 |
| E. S. Warner | " | 400 | 20,000 | 2,000 |
| F. A. Warner | " | 200 | 10,000 | 1,000 |
| Lee F. Warner | " | 306 | 15,300 | 1,800 |
| T. T. Worham | Minneapolis, Minn. | 30 | 1,500 | 1,500 |
| Totals | | 8,700 | $ 435,000 | $ 56,890 |

## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1917.)

L. N. Dupuis, Pres.; G. E. Larin, M.D., C. Robillard, M.P.P., and W. E. Hayes, Vice-Presidents; O. Constantineau, J. P. Lamarche, N.P., J. G. Piché, M.D., A. Gingras, J. A. Duchaine, J. B. Baillargeon, J. G. Dubeau, Gaspard De Serres, J. C. H. Dussault.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Aubry, J. B. A. | Montréal, Qué. | 10 | 1,000 00 | 200 00 |
| Allard, Amédée | Maisonneuve, Qué. | 2 | 200 00 | 40 00 |
| Aird & Son, Reg. | Montréal, Qué. | 2 | 200 00 | 40 00 |
| Auclair, C. & Frère | Québec, Qué. | 1 | 100 00 | 20 00 |
| Archambault, O. | Montréal, Qué. | 5 | 500 00 | 100 00 |
| Allard & Boyer | " | 1 | 100 00 | 20 00 |
| Allard, A. & Fils | " | 1 | 100 00 | 20 00 |
| Allard & Frère | " | 1 | 100 00 | 20 00 |
| Ainey, Jos. | " | 100 | 10,000 00 | 2,000 00 |
| Ainey, Nap. | " | 1 | 100 00 | 20 00 |
| Acme Paper Box Co. | " | 2 | 200 00 | 40 00 |
| Brien, J. A. & Cie | " | 10 | 1,000 00 | 200 00 |
| Binette, Jos. | " | 10 | 1,000 00 | 200 00 |
| Berthiaume, Zephirin | " | 1 | 100 00 | 20 00 |
| Brunet, J. C. & Cie | " | 10 | 1,000 00 | 200 00 |
| Beauchemin, Alfred | Sorel, Qué. | 5 | 500 00 | 100 00 |
| Baillargeon, J. B. | Montréal, Qué. | 100 | 10,000 00 | 2,000 00 |
| Bélair, A. | Maisonneuve, Qué. | 5 | 500 00 | 100 00 |
| Baillargeon, Pacifique | " | 2 | 200 00 | 40 00 |
| Briard, Joseph | Montréal, Qué. | 5 | 500 00 | 100 00 |
| Blanchard, J. E. | " | 2 | 200 00 | 40 00 |
| Bonhomme, Jos. Ltée | " | 5 | 500 00 | 100 00 |
| Baillargeon, A. F. | " | 1 | 100 00 | 20 00 |
| Brunelle & Bernier | " | 5 | 500 00 | 100 00 |
| Bourdon, J. E. | Maisonneuve, Qué. | 12 | 1,200 00 | 240 00 |
| Bourdon, Léandre | " | 2 | 200 00 | 40 00 |
| Bourdon, Wilfrid | " | 2 | 200 00 | 40 00 |
| Bourque, Jos. | Hull, Qué. | 10 | 1,000 00 | 200 00 |
| Brault, Pierre | Montréal, Qué. | 3 | 300 00 | 60 00 |
| Bourdon, Camille | " | 10 | 1,000 00 | 200 00 |
| Brunet, F. C. | Lachine, Qué. | 1 | 100 00 | 20 00 |
| Beauchamp, Narcisse | Montréal, Qué. | 2 | 200 00 | 40 00 |
| Bleau, Ovila | " | 2 | 200 00 | 40 00 |
| Bernier, J. H. | " | 1 | 100 00 | 20 00 |
| Barsalou, J. & Cie, Ltée | " | 5 | 500 00 | 100 00 |
| Bissonnette, F. X. | St. Paul d'Abbotsford. | 5 | 500 00 | 100 00 |
| Buisson, J. H. | Montréal, Qué. | 30 | 3,000 00 | 400 00 |
| Brouillard, O. | Drummondville, Qué. | 2 | 200 00 | 40 00 |
| Blain, N. | Montréal, Qué. | 1 | 100 00 | 20 00 |
| Barbeau, Omer | Québec, Qué. | 1 | 100 00 | 20 00 |
| Borne, L. | " | 5 | 500 00 | 100 00 |
| Blais, J. E. | " | 2 | 200 00 | 40 00 |
| Bélanger, Edm. & Cie | Montréal, Qué. | 5 | 500 00 | 100 00 |
| Bourdon, J. L. | L'Epiphanie | 2 | 200 00 | 40 00 |
| Blain, A. | Maisonneuve, Qué. | 5 | 500 00 | 100 00 |
| Bisaillon, J. E. & Cie | Montréal, Qué. | 1 | 100 00 | 20 00 |
| Brouillette, P. | " | 2 | 200 00 | 40 00 |
| Bezner, M. C. | Ste. Anne de Bellevue. | 10 | 1,000 00 | 200 00 |
| Bourgie, H. | Montréal, Qué. | 13 | 1,300 00 | 260 00 |
| Bourguignon, Jules | " | 2 | 200 00 | 40 00 |
| Bélair, A. P. | " | 2 | 200 00 | 40 00 |
| Beaunoyer & Brouillet | " | 1 | 100 00 | 20 00 |

The MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Bluteau, H. P. | Outremont, Qué. | 1 | 100 00 | 20 00 |
| Beauchamp, A. | Hull, Qué. | 1 | 100 00 | 20 00 |
| Beaudry, Henri | Montréal, Qué. | 10 | 1,000 00 | 200 00 |
| Brochu, Camille | " | 4 | 400 00 | 80 00 |
| Bellefeuille & Ferron | Trois Rivières, Qué. | 2 | 200 00 | 40 00 |
| Boivin, Johnny | " | 1 | 100 00 | 20 00 |
| Bourque, Armand | Lavaltrie, Qué. | 5 | 500 00 | 100 00 |
| Burelle, M. | Montréal, Qué. | 1 | 100 00 | 20 00 |
| Bonhôte, Dame Clorinthe | " | 100 | 10,000 00 | 2,000 00 |
| Brossard, J. A. | " | 5 | 500 00 | 100 00 |
| Bisson, J. N. E. | " | 10 | 1,000 00 | 200 00 |
| Brosseau, J. A. | " | 25 | 2,500 00 | 500 00 |
| Beaudoin, Dame M. C. | Maisonneuve, Qué. | 5 | 500 00 | 100 00 |
| Cusson, Zotique | Montreal, Qué. | 2 | 200 00 | 40 00 |
| Cloutier, J. R. | Maisonneuve, Qué. | 5 | 500 00 | 100 00 |
| Chénard, J. D. | Berthierville | 3 | 300 00 | 60 00 |
| Chouinard, J. I. | Montréal, Qué. | 5 | 500 00 | 100 00 |
| Chapleau, F. X. | " | 3 | 300 00 | 60 00 |
| Casavant & Frère | St. Hyacinthe, Qué. | 5 | 500 00 | 100 00 |
| Choquette, Arsène | Maisonneuve, Qué. | 5 | 500 00 | 100 00 |
| Chouinard, Michel | " | 10 | 1,000 00 | 200 00 |
| Copping, William | Joliette, Qué. | 25 | 2,500 00 | 500 00 |
| Chartrand, J. A. | Montréal, Qué. | 5 | 500 00 | 100 00 |
| Corbeil, Emile | " | 3 | 300 00 | 60 00 |
| Corbeil, Arthur | " | 3 | 300 00 | 60 00 |
| Constantineau, O. | " | 127 | 12,700 00 | 2,540 00 |
| Clark, Frank E. | Magog, Co. Stanstead | 2 | 200 00 | 40 00 |
| Contant, H. | Montréal, Qué. | 10 | 1,000 00 | 200 00 |
| Charland, Zenon | " | 5 | 500 00 | 100 00 |
| Corbel, Prima | " | 1 | 100 00 | 20 00 |
| Côté, Victor | Ville Emard, Qué. | 1 | 100 00 | 20 00 |
| Côté Bros. & Burritt | Montréal, Qué. | 45 | 4,500 00 | 900 00 |
| Charette, James | " | 1 | 100 00 | 20 00 |
| City Ice Co., Limited | " | 30 | 3,000 00 | 600 00 |
| Chalifoux, H. | Maisonneuve, Qué. | 1 | 100 00 | 20 00 |
| Charretier, Jos. | Montréal, Qué. | 1 | 100 00 | 20 00 |
| Chalifour, J. O. | Québec, Qué. | 2 | 200 00 | 40 00 |
| Cantin, Wilfrid | " | 5 | 500 00 | 100 00 |
| Crevier, Alph. | Montréal, Que. | 3 | 300 00 | 60 00 |
| Côté, Jos. | St. Hyacinthe, Qué. | 1 | 100 00 | 20 00 |
| Cyr, Damien | Ste. Rose, Qué. | 1 | 100 00 | 20 00 |
| Charlebois, P. J. | Montréal, Que. | 1 | 100 00 | 20 00 |
| Côté, Napoléon | " | 20 | 2,000 00 | 400 00 |
| Côté, Michel | " | 10 | 1,000 00 | 200 00 |
| Cassidy, H. R. | Maisonneuve, Qué. | 1 | 100 00 | 20 00 |
| Chagnon & Beaulieu | Montréal, Qué. | 1 | 100 00 | 20 00 |
| Charron, R. | " | 1 | 100 00 | 20 00 |
| Caisse, Maxime | " | 1 | 100 00 | 20 00 |
| Charbonneau & Deguise | " | 2 | 200 00 | 40 00 |
| Côté, G. J. Ernest | Québec, Qué. | 2 | 200 00 | 40 00 |
| Chartrain, Philippe | Trois Rivières, Qué. | 10 | 1,000 00 | 200 00 |
| Crépeau, Jules | Montréal, Qué. | 10 | 1,000 00 | 200 00 |
| Charpentier, F. | " | 50 | 5,000 00 | 1,000 00 |
| Champagne, A. Geo. | " | 20 | 2,000 00 | 400 00 |
| Dupont & Frère | Maisonneuve, Qué. | 2 | 200 00 | 40 00 |
| Dufresne & Locke, Ltd. | " | 10 | 1,000 00 | 200 00 |
| Duhamel, J. B. | Notre Dame de Grâces | 30 | 3,000 00 | 600 00 |
| Dupuis & Lefebvre | Montréal, Qué. | 10 | 1,000 00 | 200 00 |
| Daoust, Jos. | " | 5 | 500 00 | 100 00 |
| Davignon, J. P. | " | 2 | 200 00 | 40 00 |
| Desrochers, Geo. Pite. | Joliette, Qué. | 1 | 100 00 | 20 00 |
| Desjardins & Gélinas | Montréal, Qué. | 2 | 200 00 | 40 00 |
| Deslongchamps, Arthur | Maisonneuve, Qué. | 2 | 200 00 | 40 00 |
| David, O. | Montréal, Qué. | 2 | 200 00 | 40 00 |
| Denis, Jos. | " | 10 | 1,000 00 | 200 00 |

SESSIONAL PAPER No. 8

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Dugas, D. & Cie | Montréal, Qué | 5 | 500 00 | 100 00 |
| Déchaux, A. F | " | 5 | 500 00 | 100 00 |
| Déchaux, Elie | " | 5 | 500 00 | 100 00 |
| Daigle, T | " | 1 | 100 00 | 20 00 |
| Deslauriers, Jos | Ville Emard, Qué | 2 | 200 00 | 40 00 |
| Dupuis, J. P. (Reg.) | Verdun, Qué | 5 | 500 00 | 100 00 |
| Duranceau & Duranceau | Ville Emard, Qué | 5 | 500 00 | 100 00 |
| Dalceggio, F | Montréal, Que | 1 | 100 00 | 20 00 |
| Dubeau, J. G | " | 100 | 10,000 00 | 2,000 00 |
| Dussault, J. C. H | " | 132 | 13,200 00 | 2,640 00 |
| Deschenaux, C. E | Verdun, Qué | 3 | 300 00 | 60 00 |
| Dussault, Arsène | Maisonneuve, Qué | 1 | 100 00 | 20 00 |
| Dansereau, Félix | Montréal, Qué | 2 | 200 00 | 40 00 |
| Drummond Shirt Co., Ltd | Drummondville, Qué | 3 | 300 00 | 60 00 |
| Daigneault, F. H | Acton Vale, Qué | 10 | 1,000 00 | 200 00 |
| Denis, Isaie | Montréal, Qué | 1 | 100 00 | 20 00 |
| Dupré, J. B | " | 10 | 1,000 00 | 200 00 |
| Duchaine, J. A | Québec, Qué | 100 | 10,000 00 | 2,000 00 |
| Drolet, F. X | Québec, Qué | 5 | 500 00 | 100 00 |
| Dorval, Théodule | " | 2 | 200 00 | 40 00 |
| Duchaine, L | " | 5 | 500 00 | 100 00 |
| Dubé, Anselme | Trois Rivières, Qué | 3 | 300 00 | 60 00 |
| Demers, A | Montréal, Qué | 1 | 100 00 | 20 00 |
| Dupuis, L. N | " | 120 | 12,000 00 | 2,400 00 |
| Dubrule, C | " | 43 | 4,300 00 | 860 00 |
| Dagenais, Jos | " | 1 | 100 00 | 20 00n |
| Dalcourt, Ludger | " | 5 | 500 00 | 100 00 |
| Desmarais, S. E. & Cie | Richmond, Qué | 1 | 100 00 | 20 00 |
| Dupras, Didier | Montréal, Qué | 2 | 200 00 | 40 00 |
| Dagenais, M | " | 10 | 1,000 00 | 200 00 |
| David, Wilfrid | " | 5 | 500 00 | 100 00 |
| Deschamps, Alex | " | 5 | 500 00 | 100 00 |
| Dupuis, Rosaire N. P | " | 10 | 1,000 00 | 200 00 |
| Destaler, D. A | Joliette, Qué | 5 | 500 00 | 100 00 |
| Dansereau, J. H | Trois Rivières, Qué | 5 | 500 00 | 100 00 |
| Demers & Sarrazin | Montréal, Qué | 1 | 100 00 | 20 00 |
| DesRosiers, Agapit | " | 1 0 | 1,000 00 | 200 00 |
| Dussault, J. C. H. (In trust) | " | 5 | 500 00 | 100 00 |
| DeSerres, G | " | 103 | 10,300 00 | 2,060 00 |
| Derome, W. J., M.D | " | 100 | 10,000 00 | 2,000 00 |
| Drouin, Joseph | Maisonneuve, Qué | 5 | 500 00 | 100 00 |
| Dominion Die Co | " | 2 | 200 00 | 40 00 |
| Dupré, Joseph Israel | Montréal, Qué | 25 | 2,500 00 | 500 00 |
| Ethier, Arthur | " | 1 | 100 00 | 20 00 |
| Ethier, J. A. C., M.D | Sherbrooke, Qué | 5 | 500 00 | 100 00 |
| Fortin, J. P. Abel & Cie | Maisonneuve, Qué | 5 | 500 00 | 100 00 |
| Filion, A. & Frère | Montréal, Qué | 5 | 500 00 | 100 00 |
| Falardeau, Cyrille | Québec, Qué | 3 | 300 00 | 60 00 |
| Fortier, Nazaire & Cie | " | 5 | 500 00 | 100 00 |
| Fortin, D | Montréal, Qué | 10 | 1,000 00 | 200 00 |
| Ferland, J. O. & Frère | L'Epiphanie, Qué | 2 | 200 00 | 40 00 |
| Faraad & Delorme | Montréal, Qué | 10 | 1,000 00 | 200 00 |
| Fittes, Jean | " | 1 | 100 00 | 20 00 |
| Fortin, A | " | 1 | 100 00 | 20 00 |
| Fleury, F. A., M.D | " | 10 | 1,000 00 | 200 00 |
| Frenette, Arsène | " | 2 | 200 00 | 40 00 |
| Fortier, L. E., M.D | " | 50 | 5,000 00 | 1,000 00 |
| Favreau & Corbeau | " | 3 | 300 00 | 60 00 |
| Faribault, Norbert | " | 5 | 500 00 | 100 00 |
| Fontaine, Gustave | " | 5 | 500 00 | 100 00 |
| Forest, Mde. Roch | " | 10 | 1,000 00 | 200 00 |
| Guertin & Bouchard | " | 2 | 200 00 | 40 00 |
| Gagnon, J. A | Maisonneuve, Qué | 1 | 100 00 | 20 00 |
| Gauthier, A | Montréal, Qué | 1 | 100 00 | 20 00 |
| Gougeon, Josaphat | Maisonneuve, Qué | 5 | 500 00 | 100 00 |

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Grenier, E. P., M.D. | Montréal, Qué. | 10 | 1,000 00 | 200 00 |
| Grothé, L. O. & Cie | " | 5 | 500 00 | 100 00 |
| Gagnon, J. O. | " | 2 | 200 00 | 40 00 |
| Grothé, F. A. | " | 5 | 500 00 | 100 00 |
| Gratton, Alph. | Maisonneuve, Qué. | 2 | 200 00 | 40 00 |
| Gobeille, F. & Fils | Montréal, Qué. | 5 | 500 00 | 100 00 |
| Giguère, L. & Cie | " | 10 | 1,000 00 | 200 00 |
| Gauthier, Provost & Frère | " | 6 | 600 00 | 120 00 |
| Gaudreau, F. C. | " | 2 | 200 00 | 40 00 |
| Gingras & Cie | " | 1 | 100 00 | 20 00 |
| Guay, F. X. | " | 2 | 200 00 | 40 00 |
| Goudreau, C. & Cie | " | 1 | 100 00 | 20 00 |
| Gosselin, Origène | Drummondville, Qué. | 1 | 100 00 | 20 00 |
| Germain, Louis | Montréal, Qué. | 3 | 300 00 | 60 00 |
| Glibert, Paye & Cie | " | 5 | 500 00 | 100 00 |
| Goulet, O. | Québec, Qué. | 5 | 500 00 | 100 00 |
| Gratton, J. B. | Montréal, Qué. | 10 | 1,000 00 | 200 00 |
| Gélinas, C. P. | Trois Rivières, Qué. | 2 | 200 00 | 40 00 |
| Girard & Godin | " | 5 | 500 00 | 100 00 |
| Godin, J. N. | " | 2 | 200 00 | 40 00 |
| Guay, Eugène | Montréal, Qué. | 1 | 100 00 | 20 00 |
| Giard, B. | " | 1 | 100 00 | 20 00 |
| Gagnon, Abundius | " | 1 | 100 00 | 20 00 |
| Gagnon, G. | Thurso, Qué. | 1 | 100 00 | 20 00 |
| Granger, Ulric | Montréal, Qué. | 10 | 1,000 00 | 200 00 |
| Gingras, Alphonse | Québec, Qué. | 100 | 10,000 00 | 2,000 00 |
| Gagnier, L. A., M.D. | Montréal, Qué. | 100 | 10,000 00 | 2,000 00 |
| Gervais, J. T. | " | 1 | 100 00 | 20 00 |
| Goulet, Théo. | " | 1 | 100 00 | 20 00 |
| Guilbault, T. | " | 15 | 1,500 00 | 300 00 |
| Grégoire, Adrien | Notre-Dame de Grâce. | 3 | 300 00 | 60 00 |
| Gauthier, H. Enrg. | Montréal, Qué. | 10 | 1,000 00 | 200 00 |
| Germain & Frère | Trois Rivières, Qué. | 10 | 1,000 00 | 200 00 |
| Girard, Philippe | Montréal, Qué. | 1 | 100 00 | 20 00 |
| Giroux, J. H. | Trois Rivières, Qué. | 1 | 100 00 | 20 00 |
| Gadoury, Jos. | Montréal, Qué. | 3 | 300 00 | 60 00 |
| Gagnon, Alfred | " | 5 | 500 00 | 100 00 |
| Gauthier, Z. & Cie | " | 1 | 100 00 | 20 00 |
| Gauthier, Mde. Henri | " | 15 | 1,500 00 | 300 00 |
| Giroux, J. B. | " | 1 | 100 00 | 20 00 |
| Gignac, J. L. | Maisonneuve, Qué. | 5 | 500 00 | 100 00 |
| Guilbault, J. A. | Montréal, Qué. | 10 | 1,000 00 | 200 00 |
| Holley, T. | St-Hyacinthe, Qué. | 5 | 500 00 | 100 00 |
| Hébert, Elzéar | Montréal, Qué. | 1 | 100 00 | 20 00 |
| Hardy, J. E. | " | 2 | 200 00 | 40 00 |
| Hall Bros. | " | 1 | 100 00 | 20 00 |
| Hayes, W. E. | " | 100 | 10,000 00 | 2,000 00 |
| Hébert, Paul | Québec, Qué. | 5 | 500 00 | 100 00 |
| Hamelin, Chs. & Fils | Trois Rivières, Qué. | 6 | 600 00 | 120 00 |
| Hirbour, A. F. G. | Montréal, Qué. | 50 | 5,000 00 | 1,000 00 |
| Hamelin, Chs. | Trois Rivières, Qué. | 10 | 1,000 00 | 200 00 |
| Hamelin, Chs. Ed. | " | 5 | 500 00 | 100 00 |
| Hickey & Aubut | Montréal, Qué. | 2 | 200 00 | 40 00 |
| Joubert, S. D. (In trust) | Outremont, Qué. | 10 | 1,000 00 | 200 00 |
| Joubert, J. J. Ltée | Montréal, Qué. | 2 | 200 00 | 40 00 |
| Jobin, Elie, Ltée | Québec, Qué. | 1 | 100 00 | 20 00 |
| Jobin & Paquette | " | 2 | 200 00 | 40 00 |
| Jinchereau, J. B. & Lamonde, P. A. | " | 5 | 500 00 | 100 00 |
| Jobin, Chrysanthe | " | 1 | 100 00 | 20 00 |
| Jauvin, Philippe | Lac St-Jean, Qué. | 20 | 2,000 00 | 400 00 |
| Jarry, Stanislas | St-Laurent, Qué. | 32 | 3,200 00 | 640 00 |
| Kochenburger, Daniel | Montréal, Qué. | 5 | 500 00 | 100 00 |
| Kieffer Bros. | " | 1 | 100 00 | 20 00 |
| La Cie Carrière & Frère Ltée | " | 10 | 1,000 00 | 200 00 |
| Legault, Arsène | " | 1 | 100 00 | 20 00 |

SESSIONAL PAPER No. 8

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Laurier, Jos. | Montréal, Qué. | 10 | 1,000 00 | 200 00 |
| Lamy, P. & Frère | " | 1 | 100 00 | 20 00 |
| Lalongé, Cléophas | Maisonneuve, Qué. | 2 | 200 00 | 40 00 |
| Lanthier, F. X. R. | " | 10 | 1,000 00 | 200 00 |
| Lavigueur, J. R. | Montréal, Qué. | 5 | 500 00 | 100 00 |
| Landreville & Huard | " | 1 | 100 00 | 20 00 |
| Lefebvre, William | " | 1 | 100 00 | 20 00 |
| Larivière, A. C. | " | 1 | 100 00 | 20 00 |
| Lymburner Limited | " | 2 | 200 00 | 40 00 |
| Lamarche, J. P. | " | 100 | 10,000 00 | 2,000 00 |
| Limoges, Olivier | " | 1 | 100 00 | 20 00 |
| Lebel, Geo. | " | 10 | 1,000 00 | 200 00 |
| Latourelle, T. | " | 10 | 1,000 00 | 200 00 |
| Larin, G. E., M.D. | " | 110 | 11,000 00 | 2,200 00 |
| Laurent & Frère | " | 5 | 500 00 | 100 00 |
| Librairie Beauchemin Ltée | " | 10 | 1,000 00 | 200 00 |
| Larivière & Paquette | " | 1 | 100 00 | 20 00 |
| Laverdure, William | Guybourg, Qué. | 2 | 200 00 | 40 00 |
| Lefrançois, Chs. | Montréal, Qué. | 1 | 100 00 | 20 00 |
| Lehœuf, J. H. & Cie. | Ville St-Pierre, Qué. | 5 | 500 00 | 100 00 |
| Lemay, Albéric | Viauville, Qué. | 1 | 100 00 | 20 00 |
| Legault, J. & Cie. | Montréal, Qué. | 5 | 500 00 | 100 00 |
| Lauzon & Ethier | " | 1 | 100 00 | 20 00 |
| Labelle, Eusèbe | Pont-Viau, Co. Laval. | 1 | 100 00 | 20 00 |
| Lemieux, J. F. | Montréal, Qué. | 1 | 100 00 | 20 00 |
| Lafrance, Jos. D. | " | 1 | 100 00 | 20 00 |
| La Fonderie de Victoriaville | Victoriaville, Qué. | 2 | 200 00 | 40 00 |
| Lambert, Arthur | " | 2 | 200 00 | 40 00 |
| La Cie. Cantin & Fils | Warwick, Co. Arthabaska, Qué. | 1 | 100 00 | 20 00 |
| Lefrançois, Jos. | Québec, Qué. | 5 | 500 00 | 100 00 |
| La Cie. de Machinerie Mercier | Lévis, Qué. | 5 | 500 00 | 100 00 |
| Lachance & Tanguay | Québec, Qué. | 5 | 500 00 | 100 00 |
| Larochelle, J. H. & Fils | " | 5 | 500 00 | 100 00 |
| Larocque, Pascal | Montréal, Qué. | 2 | 200 00 | 40 00 |
| Leduc & Fortin | Beauharnois, Qué. | 5 | 500 00 | 100 00 |
| La Cie. Gauthier & Frère | Québec, Qué. | 5 | 500 00 | 100 00 |
| Larose, W. | Montréal, Qué. | 10 | 1,000 00 | 200 00 |
| La Cie. Buanderie à Vapeur | Trois Rivières, Qué. | 2 | 200 00 | 40 00 |
| Lymburner, T. & Fils | " | 2 | 200 00 | 40 00 |
| Limoges & Cie. | Terrebonne, Qué. | 5 | 500 00 | 100 00 |
| Leclair, J. U. & Cie., Enrg. | Maisonneuve, Qué. | 2 | 200 00 | 40 00 |
| Lafond, F. X. | Montréal, Qué. | 1 | 100 00 | 20 00 |
| Labelle, Félix | Ste. Rose de Laval, Qué | 10 | 1,000 00 | 200 00 |
| Langlois, Mendoza | Montréal, Qué. | 50 | 5,000 00 | 1,000 00 |
| Long, Geo. | Los Angeles, Californie. | 5 | 500 00 | 100 00 |
| Lanoix, J. C. | Montréal, Qué. | 2 | 200 00 | 40 00 |
| Labrecque, Nap. | Sherbrooke, Qué. | 1 | 100 00 | 20 00 |
| Lacroix, Jos. | Montréal, Qué. | 5 | 500 00 | 100 00 |
| Laflamme, Albert | " | 3 | 300 00 | 60 00 |
| Landry, Jos. | " | 2 | 200 00 | 40 00 |
| La Cie. Savoie Guay | Plessisville, Qué. | 3 | 300 00 | 60 00 |
| Laberge, R. | Montréal, Qué. | 2 | 200 00 | 40 00 |
| Legault & Frère | " | 1 | 100 00 | 20 00 |
| Lajeunesse, W. | " | 10 | 1,000 00 | 200 00 |
| Larose, Alcide L. | " | 5 | 500 00 | 100 00 |
| Lamarche, Joseph | " | 10 | 1,000 00 | 200 00 |
| Landry, J. A., N.P. | " | 2 | 200 00 | 40 00 |
| Lebeau, Chs. U. | " | 5 | 500 00 | 100 00 |
| Lessard, C. E. | " | 20 | 2,000 00 | 400 00 |
| Langevin, J. H. | " | 5 | 500 00 | 100 00 |
| Lavoie & Lavoie | " | 1 | 100 00 | 20 00 |
| Landreau, Geo. | " | 3 | 300 00 | 60 00 |
| Lafleur, Jos. | Ste. Agathe des Monts. | 1 | 100 00 | 20 00 |
| Langevin, Ferdinand | Waterloo, Qué. | 5 | 500 00 | 100 00 |

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Lapalme, H. J. & Fils | Montréal, Qué | 1 | 100 00 | 20 00 |
| Lafontaine, Aimé | " | 2 | 200 00 | 40 00 |
| Lafontaine, C. P | " | 2 | 200 00 | 40 00 |
| Lamontagne, Aimé | " | 2 | 200 00 | 40 00 |
| Laporte & Forest | " | 2 | 200 00 | 40 00 |
| Laperrière, Donat | " | 3 | 300 00 | 60 00 |
| Laporte, Martin, Ltée | " | 1 | 100 00 | 20 00 |
| La Parisienne Shoe Co | Maisonneuve | 2 | 200 00 | 40 00 |
| Lamontagne, Racine & Cie | Québec, Qué | 2 | 200 00 | 40 00 |
| Labrecque, J. O. & Cie | Montréal, Qué | 1 | 100 00 | 20 00 |
| Levasseur, Henri | Victoriaville, Qué | 1 | 100 00 | 20 00 |
| La Cie. Industrielle de Joliette | Joliette | 5 | 500 00 | 100 00 |
| Lamarche, J. A., Ptre | L'Assomption | 5 | 500 00 | 100 00 |
| Moïn, J. T | Montréal, Qué | 10 | 1,000 00 | 200 00 |
| Martin Frères & Cie., Ltée | " | 5 | 500 00 | 100 00 |
| Marchand, C. A | " | 10 | 1,000 00 | 200 00 |
| Martineau, O. & Fils, Ltée | " | 20 | 2,000 00 | 400 00 |
| Meunier, Elie | St. Jérome, Qué | 1 | 100 00 | 20 00 |
| Morin, L. P. & Fils | St. Hyacinthe | 5 | 500 00 | 100 00 |
| Mathieu, J. O | Montréal, Qué | 10 | 1,000 00 | 200 00 |
| Martineau & Prénoveau | " | 25 | 2,500 00 | 500 00 |
| Mercure, Alfred | " | 10 | 1,000 00 | 200 00 |
| Meunier, E | " | 2 | 200 00 | 40 00 |
| Meunier, Frère & Cie | Ahuntsic, Qué | 1 | 100 00 | 20 00 |
| Marsan & Frère | Montréal, Qué | 5 | 500 00 | 100 00 |
| Morin, Clovis | " | 3 | 300 00 | 60 00 |
| Marcotte, A., M.D | St. Basile, Co. Portneuf | 2 | 200 00 | 40 00 |
| Martial, Jos. & Fils | Maisonneuve, Qué | 1 | 100 00 | 20 00 |
| Marchand, Antoine | St. Tite, Co. Champlain | 2 | 200 00 | 40 00 |
| Millen & Frère | Ahuntsic, Qué | 3 | 300 00 | 60 00 |
| Meunier, O. B | Maisonneuve, Qué | 1 | 100 00 | 20 00 |
| Mercure, A | Drummondville, Qué | 2 | 200 00 | 40 00 |
| Martin, Cyrisse | Montréal, Qué | 15 | 1,500 00 | 300 00 |
| Massicotte, J. P. H., M.D | Victoriaville, Qué | 2 | 200 00 | 40 00 |
| Morrissette, C. E | Québec, Qué | 5 | 500 00 | 100 00 |
| Malo, Edgar | Montréal, Qué | 1 | 100 00 | 20 00 |
| Marineau, Henri | Maisonneuve, Qué | 1 | 100 00 | 20 00 |
| Montembault, R. E | Trois Rivières, Qué | 5 | 500 00 | 100 00 |
| Marchand, Zéphirin & Fils | " | 5 | 500 00 | 100 00 |
| Marion, J. P | Marion Station, Co. Labelle, Qué | 1 | 100 00 | 20 00 |
| Massicotte, L | Montréal, Qué | 2 | 200 00 | 40 00 |
| McLaren, W. Frederick | " | 2 | 200 00 | 40 00 |
| McLaren, R. W | " | 1 | 100 00 | 20 00 |
| Millette, Léonile | Rosemont, Qué | 5 | 500 00 | 100 00 |
| Mercure, J. Rosario | Montréal, Qué | 1 | 100 00 | 20 00 |
| Marchand, O | " | 1 | 100 00 | 20 00 |
| Mageau, J. E | L'Epiphanie | 5 | 500 00 | 100 00 |
| Marier, J. A | Montréal, Qué | 5 | 500 00 | 100 00 |
| Martineau, J. B | Maisonneuve, Qué | 4 | 400 00 | 80 00 |
| Martineau, J. O | Montréal, Qué | 25 | 2,500 00 | 500 00 |
| Marcoux, G | " | 5 | 500 00 | 100 00 |
| Morin, J. H. G., M.D | Ottawa, Ont | 5 | 500 00 | 100 00 |
| Martel, J. L. H., M.D | Montréal, Qué | 25 | 2,500 00 | 500 00 |
| Marsh, Mrs. Annie M | Québec, Qué | 5 | 500 00 | 100 00 |
| Martineau, O | Montréal, Qué | 100 | 10,000 00 | 2,000 00 |
| Normand, A. N | Montmagny | 10 | 1,000 00 | 200 00 |
| Noel, L. O | Sherbrooke, Qué | 1 | 100 00 | 20 00 |
| Normand & Légaré | Montréal, Qué | 2 | 200 00 | 40 00 |
| Normandin, Ovide | " | 50 | 5,000 00 | 1,000 00 |
| Ouellette & St. Pierre | St. Lambert | 1 | 100 00 | 20 00 |
| Préfontaine, Thos., Jr | Montréal, Qué | 10 | 1,000 00 | 200 00 |
| Pariseau & Frère | " | 1 | 100 00 | 20 00 |
| Parent, J. C | " | 10 | 1,000 00 | 200 00 |
| Pichette, Alfred | " | 1 | 100 00 | 20 00 |

SESSIONAL PAPER No. 8

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Paquette, Ferdinand | Montréal, Qué. | 2 | 200 00 | 40 00 |
| Pepin, E. M. R. | St. Basile, Co. Portneuf. | 2 | 200 00 | 40 00 |
| Pauzé & Gohier | Montréal, Qué. | 2 | 200 00 | 40 00 |
| Pepin, D. E. | Magog, Co. Stanstead | 1 | 100 00 | 20 00 |
| Presseau, J. A. | Montréal, Qué. | 1 | 100 00 | 20 00 |
| Piché, J. G., M.D. | " | 75 | 7,500 00 | 1,000 00 |
| Paradis & Boisvert | " | 1 | 100 00 | 20 00 |
| Prud'homme & Frère | Verdun | 1 | 100 00 | 20 00 |
| Perrault Printing Co. | Montreal, Qué. | 1 | 100 00 | 20 00 |
| Pouliot, Arthur | Québec, Qué. | 1 | 100 00 | 20 00 |
| Panneton, E. F. | Trois Rivières, Qué. | 4 | 400 00 | 80 00 |
| Préfontaine, E. & Fils | Longueuil, Qué. | 5 | 500 00 | 100 00 |
| Pagé, Philèmon | Montréal, Qué. | 5 | 500 00 | 100 00 |
| Patenaude, Eugène | Outremont, Qué. | 5 | 500 00 | 100 00 |
| Paquette, Achille & Albert, Drs. | Québec, Qué. | 30 | 3,000 00 | 600 00 |
| Picotte, J. N., M.D. | Montréal, Qué. | 20 | 2,000 00 | 400 00 |
| Papineau, C. L. | Outremont, Qué. | 10 | 1,000 00 | 200 00 |
| Papineau, G. | Montréal, Qué. | 5 | 500 00 | 100 00 |
| Parker, W. H. | Buckingham, Qué. | 1 | 100 00 | 20 00 |
| Peters, L. H., Ltd | Québec, Qué. | 1 | 100 00 | 20 00 |
| Perras, O. | Montréal, Qué. | 1 | 100 00 | 20 00 |
| Papineau, Hormidas | " | 1 | 100 00 | 20 00 |
| Patenaude, O. | " | 10 | 1,000 00 | 200 00 |
| Paquin, J. H. | Outremont, Qué. | 5 | 500 00 | 100 00 |
| Pagé, J. E. Cbs. | Montréal, Qué. | 1 | 100 00 | 20 00 |
| Prévost, Adolphe | " | 5 | 500 00 | 100 00 |
| Picard, Léger | Québec, Qué. | 3 | 300 00 | 60 00 |
| Phaneuf, Rod. | Contrecoeur, Co. Verchères, Qué. | 2 | 200 00 | 40 00 |
| Phaneuf, Ed. | Maisonneuve, Qué. | 1 | 100 00 | 20 00 |
| Pelletier, J. | Montréal, Qué. | 50 | 5,000 00 | 1,000 00 |
| Phaneuf, J. E. | St. Hugues, Qué. | 10 | 1,000 00 | 200 00 |
| Robin & Frères | Montréal, Qué. | 2 | 200 00 | 40 00 |
| Roberge, Jos. | " | 2 | 200 00 | 40 00 |
| Rhéaume, Joseph | Maisonneuve, Qué. | 5 | 500 00 | 100 00 |
| Roger, Alphée | Pont-Viau, Co. Laval. | 1 | 100 00 | 20 00 |
| Richard, Arebibald | Maisonneuve, Qué. | 1 | 100 00 | 20 00 |
| Reed, Walter | Montréal, Qué. | 1 | 100 00 | 20 00 |
| Rousseau, Lacasse | " | 5 | 500 00 | 100 00 |
| Robillard, H. | " | 3 | 300 00 | 60 00 |
| Richard, Elie. | Québec, Qué. | 1 | 100 00 | 20 00 |
| Robillard, Clément | Montréal, Qué. | 100 | 10,000 00 | 2,000 00 |
| Riopel, Edmond | Rosemont, Qué. | 1 | 100 00 | 20 00 |
| Rhéaume, Arthur | Montréal, Qué. | 2 | 200 00 | 40 00 |
| Riberdy, J. A., M.D. | La Tuque Falls, Qué. | 10 | 1,000 00 | 200 00 |
| Royal Toilet Service Co. | Montréal, Qué. | 6 | 600 00 | 120 00 |
| Robin, L. E. | " | 3 | 300 00 | 60 00 |
| Rousseau, All. | " | 1 | 100 00 | 20 00 |
| Robillard, Ls. Jos. | " | 5 | 500 00 | 100 00 |
| Ready, Arthur | " | 10 | 1,000 00 | 200 00 |
| Sarrasin, Nap. | " | 5 | 500 00 | 100 00 |
| St. Amand, Joseph | " | 5 | 500 00 | 100 00 |
| Sheppard, Jas. & Son | Sorel, Qué. | 5 | 500 00 | 100 00 |
| Saumure, Philippe | Montréal, Qué. | 5 | 500 00 | 100 00 |
| Sigouin, Jos. | " | 5 | 500 00 | 100 00 |
| Sauvageau, Ucrisse | " | 1 | 100 00 | 20 00 |
| Shinnick, J. A. | " | 5 | 500 00 | 100 00 |
| Sauriol, Joseph | " | 10 | 1,000 00 | 200 00 |
| Savard, Donat | Maisonneuve, Qué. | 1 | 100 00 | 20 00 |
| Senécal & Quiloz | Ste. Thérèse, Qué. | 2 | 200 00 | 40 00 |
| Sicotte, Josephat | Maisonneuve, Qué. | 1 | 100 00 | 20 00 |
| Sauvé, Télespbore | Verdun, Qué. | 5 | 500 00 | 100 00 |
| Standard Lime & Quarry Co., Ltd. | Joliette, Qué. | 5 | 500 00 | 100 00 |
| Simard, Maxime | Maisonneuve, Qué. | 2 | 200 00 | 40 00 |

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Strachan, James Reg | Montréal, Qué | 5 | 500 00 | 100 00 |
| Strachan, A. & L | " | 2 | 200 00 | 40 00 |
| Séminaire, St. Sulpice | " | 100 | 10,000 00 | 2,000 00 |
| Surveyer, L. J. A | " | 10 | 1,000 00 | 200 00 |
| Sewers Paving & Construction, Ltd | " | 50 | 5,000 00 | 1,000 00 |
| Sauvé, Chs., M.V | St. Guillaume d'Upton | 4 | 400 00 | 80 00 |
| St. Pierre, J. C., M.D | Sherbrooke, Qué | 80 | 8,000 00 | 1,600 00 |
| Tremblay, J. E | Montréal, Qué | 10 | 1,000 00 | 200 00 |
| Tardif, O | Maisonneuve, Qué | 2 | 200 00 | 40 00 |
| Tremblay, F | Montréal, Qué | 10 | 1,000 00 | 200 00 |
| Tessier, Edouard | Maisonneuve, Qué | 10 | 1,000 00 | 200 00 |
| Tardif, Wilfrid | Viauville, Qué | 30 | 3,000 00 | 600 00 |
| The Standard Paper Box Co., Ltd | Montréal, Qué | 1 | 100 00 | 20 00 |
| The King Paper Box Co., Ltd | Maisonneuve, Qué | 2 | 200 00 | 40 00 |
| Tessier, H | Montréal, Qué | 5 | 500 00 | 100 00 |
| Tremblay, E | " | 5 | 500 00 | 100 00 |
| The Tourville Lumber Mills | " | 10 | 1,000 00 | 200 00 |
| The Victoriaville Furniture Co | Victoriaville, Qué | 5 | 500 00 | 100 00 |
| The Victoria Clothing Co | " | 1 | 100 00 | 20 00 |
| The Canadian Rattan Chair Co., Ltd | " | 2 | 200 00 | 40 00 |
| The Canada Mattress Mfg. Co | " | 3 | 3,100 00 | 60 00 |
| The Canadian Buffalo Forge Co | Montréal, Qué | 1 | 100 00 | 20 00 |
| Tourigny & Marcos | Québec, Qué | 5 | 500 00 | 100 00 |
| Terreau & Racine | " | 5 | 500 00 | 100 00 |
| Thivierge, Eugène | " | 5 | 500 00 | 100 00 |
| The Royal Paper Box Co | " | 5 | 500 00 | 100 00 |
| Turmaine, Narcisse | Montréal, Qué | 1 | 100 00 | 20 00 |
| Thériault, J. E | " | 50 | 5,000 00 | 1,000 00 |
| Thouin, Gaspard | " | 75 | 7,500 00 | 1,500 00 |
| Thériault, P | Montréal, Qué | 2 | 200 00 | 40 00 |
| Truchon, Henri | " | 5 | 500 00 | 100 00 |
| Trudeau, J. C. E | " | 20 | 2,000 00 | 400 00 |
| Tourigny, Paul | Victoriaville, Qué | 3 | 300 00 | 60 00 |
| Villeneuve, L. & Cie | Montreal, Qué | 10 | 1,000 00 | 200 00 |
| Vaillancourt, B | " | 2 | 200 00 | 40 00 |
| Vessot, S | Joliette, Qué | 10 | 1,000 00 | 200 00 |
| Viau, I. & Fils | St. Jérome, Qué | 2 | 200 00 | 40 00 |
| Varin, Victor | Montréal, Qué | 1 | 100 00 | 20 00 |
| Vadeboncoeur, Edmond | " | 5 | 500 00 | 100 00 |
| Vnillancourt, Louis | " | 1 | 100 00 | 20 00 |
| Vézina, Chas., Enrg | Québec, Qué | 2 | 200 00 | 40 00 |
| Valois, J. J | Outremont, Qué | 5 | 500 00 | 100 00 |
| Villeneuve, L | Montréal, Qué | 10 | 1,000 00 | 200 00 |
| Vincent, Paradis & Cie | " | 1 | 100 00 | 20 00 |
| Villeneuve, J. Arthur | " | 80 | 8,000 00 | 1,600 00 |
| Warwick Overall Co | Warwick, Co. Arthab'a | 1 | 100 00 | 20 00 |
| Welhelmy, D | Montréal, Qué | 1 | 100 00 | 20 00 |
| Warren, Wilfrid | " | 20 | 2,000 00 | 400 00 |
| Wayland, W. A | " | 5 | 500 00 | 100 00 |
| Bélanger, O | " | 5 | 500 00 | 100 00 |
| Carignan, J. Alex | Trois Rivières, Qué | 1 | 100 00 | 20 00 |
| Cambronne, Auguste | Montréal, Qué | 2 | 200 00 | 40 00 |
| Fashion Craft Mfrs., Ltd | " | 5 | 500 00 | 100 00 |
| Grandbois, M. A. Eng | St. Casimir, Qué | 10 | 1,000 00 | 200 00 |
| Hamon & Hess | Montréal, Qué | 1 | 100 00 | 20 00 |
| Ouimet, Honorat | Ste. Rose, Qué | 2 | 200 00 | 40 00 |
| Quintal, Omer | Montréal, Qué | 5 | 500 00 | 100-00 |
| Quebec Glove Leather Mfr | Limoilou, Qué | 1 | 100 00 | 20 00 |
| Desormeaux, Jos | Montréal, Qué | 2 | 200 00 | 40 00 |
| Lapointe, Albert | Limoilou, Qué | 2 | 200 00 | 40 00 |
| Canada Lime & Builders Supply Co | Montréal, Qué | 2 | 200 00 | 40 00 |
| Thomson, W. H | Thurso, Qué | 5 | 500 00 | 100 00 |
| Caron & Surprenant | Maisonneuve, Qué | 1 | 100 00 | 20 00 |
| Totals | | 4,949 | $494,900 00 | $ 98,280 00 |

## MOOSE, THE GRAND LODGE OF THE LOYAL ORDER OF, IN THE DOMINION OF CANADA.

LIST OF OFFICERS—(As at March 11, 1917)

Fred Beard, jr., Past Grand Dictator; Norman G. Heyd, Grand Dictator; W. Buller, Vice-Grand Dictator; A. W. Lorsch, Grand Prelate; R. H. Brandon, Grand Sec.; P. D. Knowles, Grand Treas.; Geo. Hodder, Grand Sergt.-at-Arms; Grand Inner Guard, G. Reeves; Grand Outer Guard, Thos. Lessiman; Grand Trustees—F. Robins, A. Jacobs, P. A. Schultes.

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## THE MOUNT ROYAL ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 16, 1917.)

Hon. H. B. Rainville, Pres.; Hon. Senator J. M. Wilson, Vice-Pres.; J. E. Clement, Manager and Secretary; Neuville Belleau, Hon. J. L. Decarie, K.C., H. A. Ekers, Sir Lomer Gouin, P. Rainville, Hon. N. Perodeau, M.L.C.

LIST OF SHAREHOLDERS—(As at December 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Beaubien, L. G. & Co | Montreal, Que | 30 | 300 00 | 300 00 |
| Beauchemin, L. J. O | " | 50 | 500 00 | 500 00 |
| Beaudet, G | Victoriaville, Que | 14 | 140 00 | 140 00 |
| Beckit, O. G | Montreal, Que | 100 | 1,000 00 | 1,000 00 |
| Belleau, Neuville | Quebec, Que | 150 | 1,500 00 | 1,500 00 |
| Berger, Succ. Chas | Montreal, Que | 50 | 500 00 | 500 00 |
| Boisvert, J. H | Quebec, Que | 17 | 170 00 | 170 00 |
| Brassard, A. R | Montreal, Que | 85 | 850 00 | 850 00 |
| Brunet, R | " | 100 | 1,000 00 | 1,000 00 |
| Brassard, Evariste | " | 20 | 200 00 | 200 00 |
| Cardinal, Succ. J. T | " | 50 | 500 00 | 500 00 |
| Caron, Rev. J. B. T | St. Maurice, Que | 100 | 1,000 00 | 1,000 00 |
| Chaput, C | Montreal, Que | 100 | 1,000 00 | 1,000 00 |
| Charland, A | " | 40 | 400 00 | 400 00 |
| Clement, J. E | " | 4,433 | 44,330 00 | 44,330 00 |
| Clement, J. E., in trust | " | 60 | 600 00 | 600 00 |
| Clement, Mde. J. E | " | 35 | 350 00 | 350 00 |
| Copping, W. J | Joliette, Que | 100 | 1,000 00 | 1,000 00 |
| Clement, Succ. J. E., Sr | Montreal, Que | 25 | 250 00 | 250 00 |
| Chalifoux, J. H | " | 100 | 1,000 00 | 1,000 00 |
| D'Argencourt, L. O | " | 100 | 1,000 00 | 1,000 00 |
| Décarie, Hon. J | " | 1,260 | 12,600 00 | 12,600 00 |
| Dubuc, A | " | 10 | 100 00 | 100 00 |
| Dufour, J | St. Moise, Que | 10 | 100 00 | 100 00 |
| Ekers, H. A | Montreal, Que | 375 | 3,750 00 | 3,750 00 |
| Ethier, J | " | 100 | 1,000 00 | 1,000 00 |
| Faille, Edmour | " | 100 | 1,000 00 | 1,000 00 |
| Fiset, Hon. J. B. R | Ottawa, Ont | 50 | 500 00 | 500 00 |
| Fournier, J. E | Montreal, Que | 25 | 250 00 | 250 00 |
| Gariepy, H | " | 20 | 200 00 | 200 00 |
| Granger, F. J | " | 50 | 500 00 | 500 00 |
| Gouin, Sir Lomer | Quebec, Que | 175 | 1,750 00 | 1,750 00 |
| Grothé, R. O., A. A. and L. E | Montreal, Que | 100 | 1,000 00 | 1,000 00 |
| Lamy, H | " | 50 | 500 00 | 500 00 |
| Larue, L., Jr | " | 50 | 500 00 | 500 00 |
| Lavallée, L. A | " | 100 | 1,000 00 | 1,000 00 |

THE MOUNT ROYAL ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Lemieux, J. H. | Montreal, Que. | 25 | 250 00 | 250 00 |
| Lespérance, A. P. | " | 50 | 500 00 | 500 00 |
| Letendre, J. B. | " | 10 | 100 00 | 100 00 |
| Larivière, Emery | " | 300 | 3,000 00 | 3,000 00 |
| Langlais, Mde. Yve. Henri | " | 75 | 750 00 | 750 00 |
| Majeau, Jos. | " | 50 | 500 00 | 500 00 |
| Mathieu, Succ. J. B. B. | " | 30 | 300 00 | 300 00 |
| Maurault, Mde. L. B. | L'Assomption, Que. | 400 | 4,000 00 | 4,000 00 |
| Macdonald, J. R. | Montreal, Que. | 25 | 250 00 | 250 00 |
| McKergow, J. | " | 25 | 250 00 | 250 00 |
| McNally, Mrs. Annie | " | 275 | 2,750 00 | 2,750 00 |
| Normandin, A. | " | 200 | 2,000 00 | 2,000 00 |
| Normandin, J. | " | 50 | 500 00 | 500 00 |
| Ouimet, Hon. J. A. | " | 160 | 1,600 00 | 1,600 00 |
| Paterson, Mary Ethel | " | 50 | 500 00 | 500 00 |
| Perodeau, Hon. N. | " | 2,000 | 20,000 00 | 20,000 00 |
| La Banque d'Hochelaga | " | 229 | 2,290 00 | 2,290 00 |
| Pelletier, Hon. L. P. | Quebec, Que. | 175 | 1,750 00 | 1,750 00 |
| Phelan, F. E. | Montreal, Que. | 10 | 100 00 | 100 00 |
| Plouffe, H. | " | 30 | 300 00 | 300 00 |
| Préfontaine, T. | " | 50 | 500 00 | 500 00 |
| Prevost, E. | " | 11 | 110 00 | 110 00 |
| Philps, A. | Huntingdon, Que. | 20 | 200 00 | 200 00 |
| Rainville, Henri F. | Montreal, Que. | 50 | 500 00 | 500 00 |
| Rainville, Hon. H. B. | " | 8,231 | $2,310 00 | $2,310 00 |
| Rougier, P. V. | " | 10 | 100 00 | 100 00 |
| Rouleau, A. | " | 20 | 200 00 | 200 00 |
| Roy, Clothilde | " | 50 | 500 00 | 500 00 |
| Rainville, Eugenie A. | " | 500 | 5,000 00 | 5,000 00 |
| Rainville, Paul | " | 200 | 2,000 00 | 2,000 00 |
| Séminaire de Montréal | " | 685 | 6,850 00 | 6,850 00 |
| Santoire, A. T. Z. | St. Chrysostome, Que. | 50 | 500 00 | 500 00 |
| Savard, Mde. J. A. | Montreal, Que. | 5 | 50 00 | 50 00 |
| Simard, A. | " | 80 | 800 00 | 800 00 |
| St. Germain, F. | " | 20 | 200 00 | 200 00 |
| La Communauté des Soeurs de la Visitation Ste. Marie | Ottawa West, Ont. | 50 | 500 00 | 500 00 |
| Thibaudeau, A. | Montreal, Que. | 10 | 100 00 | 100 00 |
| Toohey, J. | " | 25 | 250 00 | 250 00 |
| Tremblay, W. | " | 10 | 100 00 | 100 00 |
| Trenholm, W. H. | " | 10 | 100 00 | 100 00 |
| Trudel, J. D. | " | 25 | 250 00 | 250 00 |
| Vaillancourt, J. A. | " | 100 | 1,000 00 | 1,000 00 |
| Villeneuve, Mde. J. B. | " | 50 | 500 00 | 500 00 |
| Ward, J. | " | 20 | 200 00 | 200 00 |
| Warren, J. L. | " | 100 | 1,000 00 | 1,000 00 |
| Wilson, Hon. J. M. | " | 2,000 | 20,000 00 | 20,000 00 |
| Ouimet, E. A. | " | 140 | 1,400 00 | 1,400 00 |
| Lett, F. A. | Barrie, Ont. | 25 | 250 00 | 250 00 |
| Hudon, Marie Lea Cora | Waterloo, Que. | 50 | 500 00 | 500 00 |
| Totals | | 25,000 | $250,000 00 | $ 250,000 00 |

## THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 16, 1917.)

D. K. Ridout, Pres.; Chas. F. Dale and R. C. Holden, Vice-Pres.; W. T. Bradshaw, W. P. Murray, W. D., E. Strickland, J. D. Montgomery, A. W. Robertson, J. J. Meagher, M. J. Butler, W. S. Dresser.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Bradshaw, W. T. | Toronto, Ont. | 75 | 7,500 00 | 2,500 00 |
| Dale, Chas. F. | Montreal, P.Q. | 1,000 | 100,000 00 | 20,000 00 |
| Dyment, A. E. | Toronto, Ont. | 75 | 7,500 00 | 2,500 00 |
| Gittleson, Leonard | Montreal, P.Q. | 5 | 500 00 | 166 66 |
| Mathias, P. F. | " | 10 | 1,000 00 | 1,000 00 |
| Meagher, J. J. (in trust) | " | 80 | 8,000 00 | 6,000 00 |
| Montgomery, J. D. | Toronto, Ont. | 70 | 7,000 00 | 2,333 33 |
| Murphy, Miss L. V. | Montreal, P.Q. | 160 | 16,000 00 | 4,000 00 |
| Murray, W. Parkyn | Toronto, Ont. | 25 | 2,500 00 | 2,500 00 |
| McCulloch, Miss J. H. | Montreal, P.Q. | 10 | 1,000 00 | 333 33 |
| Peacock, P. W. | " | 130 | 13,000 00 | 3,000 00 |
| Potter, P. E. | " | 112 | 11,200 00 | 2,400 00 |
| Strickland, W. D'E. | Toronto, Ont. | 30 | 3,000 00 | 1,000 00 |
| Thomson, J. A. | " | 1 | 100 00 | 33 33 |
| Holden, R. C. | Montreal, P.Q. | 55 | 5,500 00 | 5,500 00 |
| Macpherson, A. J. | " | 30 | 3,000 00 | 1,000 00 |
| Shirres, D. A. | " | 30 | 3,000 00 | 1,000 00 |
| Peacock, Wm. | Winnipeg, Man. | 50 | 5,000 00 | 1,666 66 |
| Ness, Mrs. M. S. | Ottawa, Ont. | 10 | 1,000 00 | 333 33 |
| Ridout, H. E. | Toronto, Ont. | 10 | 1,000 00 | 333 33 |
| Dickson, J. E. E. | Montreal, P.Q. | 10 | 1,000 00 | 333 33 |
| Birks, Gerald W. | " | 30 | 3,000 00 | 1,000 00 |
| Clelland, Wm. J. | " | 25 | 2,500 00 | 833 33 |
| Willmott, Jno. H. | Bracebridge, Ont. | 40 | 4,000 00 | 4,000 00 |
| Robertson, A. W. | Montreal, P.Q. | 130 | 13,000 00 | 3,000 00 |
| Quinlan, Hugh | " | 130 | 13,000 00 | 3,000 00 |
| Meagher, Muriel C. | " | 72 | 7,200 00 | 2,400 00 |
| Dresser, W. S. | Sherbrooke, P.Q. | 25 | 2,500 00 | 833 33 |
| Meagher, Jno. J. | Montreal, P.Q. | 30 | 3,000 00 | 1,000 00 |
| Baillie, F. W. | Toronto, Ont. | 50 | 5,000 00 | 1,666 66 |
| Ridout, Douglas K. | " | 235 | 23,500 00 | 5,500 00 |
| McCulloch, Mrs. M. S. | Montreal, P.Q. | 10 | 1,000 00 | 333 33 |
| Sproul, Robert | Toronto, Ont. | 4 | 400 00 | 133 33 |
| Holden, Jas. C. | Montreal, P.Q. | 25 | 2,500 00 | 2,500 00 |
| Mosher, Mrs. M. C. | " | 30 | 3,000 00 | 1,000 00 |
| Wood, F. P. | Toronto, Ont. | 50 | 5,000 00 | 1,666 67 |
| Butler, Matthew J. | Montreal, P.Q. | 100 | 10,000 00 | 2,000 00 |
| Doheny, Hugh | " | 100 | 10,000 00 | 2,000 00 |
| Totals | | 3,064 | $306,400 00 | $ 90,799 95 |

## THE NORTH EMPIRE FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 20, 1917.)

J. A. Thompson, Pres.; M. Long and W. M. Fisher, Vice-Presidents; J. D. McArthur, Colin Inkster, F. W. Drewry, D. L. Mather, F. E. Kenaston, C. A. Adamson, W. A. Hebblewhite.

List of Shareholders—(As at Dec. 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Adamson, Long & McDonald | Winnipeg, Man. | 50 | 5,000 00 | 1,500 00 |
| Adair, Thos. | Treherne, Man. | 12½ | 1,250 00 | 375 00 |
| Adamson, J. E. | Winnipeg, Man. | 25 | 2,500 00 | 750 00 |
| Adamson, Mrs. Mary W. | " | 11 | 1,100 00 | 330 00 |
| Adamson, Alan B. | " | 35 | 3,500 00 | 1,050 00 |
| Adamson, C. A. | " | 108 | 10,800 00 | 3,240 00 |
| Argue, Wm. P. | Vancouver, B.C. | 2½ | 250 00 | 75 00 |
| Allan, Jas. A. | Regina, Sask. | 10 | 1,000 00 | 300 00 |
| Appleton, Jno. | Toronto, Ont. | 5 | 500 00 | 150 00 |
| Axford, Annie | Winnipeg, Man. | 3 | 300 00 | 90 00 |
| Ashley, W. W. | Saskatoon, Sask. | 13 | 1,300 00 | 390 00 |
| Atkinson, C. L. | Wawanesa, Maa. | 10 | 1,000 00 | 300 00 |
| Alpine, John Chas. | Joliet, Ill. | 5 | 500 00 | 150 00 |
| Adair, John | Treherne, Man. | 5 | 500 00 | 150 00 |
| Agnew, Thos. J. | Prince Albert, Sask. | 13 | 1,300 00 | 390 00 |
| Armitage, R. W. | Roland, Man. | 13 | 1,300 00 | 390 00 |
| Bell, Mrs. C. E. | Saskatoon, Sask. | 100 | 10,000 00 | 3,000 00 |
| Bain, Alex. | Winnipeg, Man. | 25 | 2,500 00 | 750 00 |
| Bettes, Jas. W. | " | 50 | 5,000 00 | 1,500 00 |
| Bell, Mrs. Elizabeth | " | 105 | 10,500 00 | 3,603 95 |
| Bashford, Wm. B. | Rosthern, Sask. | 100 | 10,000 00 | 3,000 00 |
| Boggs, J. G. | Saskatoon, Sask. | 50 | 5,000 00 | 1,500 00 |
| Brock, J. H. (Estate) | Winnipeg, Man. | 4 | 400 00 | 120 00 |
| Breton, Mrs. N. | Letellier, Man. | 1 | 100 00 | 30 00 |
| Bullman, W. J. | Winnipeg, Man. | 5 | 500 00 | 150 00 |
| Bray, G. H. | Morden, Man. | 5 | 500 00 | 150 00 |
| Bond, Amos | Roland, Man. | 2½ | 250 00 | 75 00 |
| Baker, A. H. | Rosebank, Man. | 12½ | 1,250 00 | 375 00 |
| Bristol, J. Wesley | Victoria, B.C. | 25 | 2,500 00 | 750 00 |
| Black, Miss Jean E. | Morden, Man. | 2½ | 250 00 | 75 00 |
| Bjorstead, Julius | St. Paul, Minn. | 5 | 500 00 | 150 00 |
| Black, John Henry | Morden, Man. | 5 | 500 00 | 150 00 |
| Brethour, R. W. | Hamiota, Man. | ½ | 50 00 | 15 00 |
| Christie, Jones | Glenboro, Man. | 12½ | 1,250 00 | 375 00 |
| Campbell, A. A. | Vancouver, B.C. | 2½ | 250 00 | 75 00 |
| Campbell, L. | " | 2½ | 250 00 | 75 00 |
| Chambers, John Hudson | Winnipeg, Man. | 13 | 1,300 00 | 390 00 |
| Chadwick, Ashford (Estate) | " | 1 | 100 00 | 30 00 |
| Church, E. J. | South Durham, P.Q. | 5 | 500 00 | 150 00 |
| Carlin, Mrs. Florence | Victoria, B.C. | 15 | 1,500 00 | 450 00 |
| Clarkson, Worrell | St. Paul, Minn. | 1 | 100 00 | 30 00 |
| Cameron, John A. | Rathwell, Man. | 5 | 500 00 | 150 00 |
| Chalmers, R. J. | Manitou, Man. | 5 | 500 00 | 150 00 |
| Cornwall, W. A. | Claresholm, Alta. | 5 | 500 00 | 150 00 |
| Carrothers, J. W. | Methven, Man. | 12½ | 1,250 00 | 375 00 |
| Cherry, Harry T. | Winnipeg, Man. | 5 | 500 00 | 150 00 |
| Coyle, D. F. | " | 25 | 2,500 00 | 750 00 |
| Chambers, Robert | Gretna, Man. | 20 | 2,000 00 | 600 00 |
| Campbell, R. J. | Boissevain, Man. | 2½ | 250 00 | 75 00 |
| Crawford, W. E. | Hartney, Man. | 10 | 1,000 00 | 300 00 |
| Cannon, Charles | Belmont, Man. | 7½ | 750 00 | 225 00 |
| Campbell, E. J. | Carnduff, Sask. | 5 | 500 00 | 150 00 |
| Costello, Sophia A. H. | Belmont, Man. | 5 | 500 00 | 150 00 |

THE NORTH EMPIRE FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Clinkskill, James | Saskatoon, Sask | 5 | 500 00 | 150 00 |
| Couling, Pierce | Wawanesa, Man | 5 | 500 00 | 150 00 |
| Crease, Lindlay | Vancouver, B.C | 2½ | 250 00 | 75 00 |
| Chubb, Benjamin | North Vancouver, B.C. | 12½ | 1,250 00 | 375 00 |
| Carpenter, Oscar A | Sully, Iowa | 12½ | 1,250 00 | 375 00 |
| Coo, George H | Fort William, Ont | 5 | 500 00 | 150 00 |
| Crawford, Miss A. G | Ottawa, Ont | 10 | 1,000 00 | 300 00 |
| Canada Terr. Corporation | Winnipeg, Man | 649 | 64,900 00 | 19,470 00 |
| Drewry, E. L | " | 5 | 500 00 | 150 00 |
| Drewry, F. W | " | 30 | 3,000 00 | 900 00 |
| Dewart, E. H | Stockton, Man | 5 | 500 00 | 150 00 |
| Deans, W. J | Braudon, Man | 13 | 1,300 00 | 390 00 |
| Deeves, Griffin H | Chicago, Ill | 10 | 1,000 00 | 300 00 |
| Davidsoa, Gilbert E | Manitou, Man | 5 | 500 00 | 150 00 |
| Dundas, Henry | Miami, Man | 7½ | 750 00 | 225 00 |
| Denegre, James D | St. Paul, Minn | 5 | 500 00 | 150 00 |
| Dingwall, D. R. (Estate) | Winnipeg, Man | 2½ | 250 00 | 75 00 |
| Duncan, James | Glenboro, Man | 5 | 500 00 | 150 00 |
| Dingle, G. S | Calgary, Alta | 5 | 500 00 | 150 00 |
| Elliott, A. G. and O. T. H | Wawanesa, Man | 13 | 1,300 00 | 390 00 |
| Elliott, James | " | 25 | 2,500 00 | 750 00 |
| Elliott, A. R | Chicago, Ill | 10 | 1,000 00 | 300 00 |
| Friesen, Jacob L | Gretna, Man | 25 | 2,500 00 | 750 00 |
| Friesen, Jacob P | " | 50 | 5,000 00 | 1,500 00 |
| Friesen, Peter J | " | 25 | 2,500 00 | 750 00 |
| Fahey, Joseph | Winnipeg, Man | 50 | 5,000 00 | 1,410 00 |
| Fisher, W. M | " | 200 | 20,000 00 | 6,000 00 |
| Fairbairn, Alex | Carnduff, Sask | 12½ | 1,250 00 | 375 00 |
| Fairbairn, Geo | " | 12½ | 1,250 00 | 375 00 |
| Foulds, A. H | " | 38 | 3,800 00 | 1,140 00 |
| Fitzhenry, W. D. Tight | Myrtle, Man | 12½ | 1,250 00 | 375 00 |
| Fleming, Edgar | Victoria, B.C | 3 | 300 00 | 90 00 |
| Fairfax, W. H | Holland, Man | 7½ | 750 00 | 225 00 |
| Fredericksoa, J. S | Glenboro, Man | 5 | 500 00 | 150 00 |
| Frank, Mrs. R. W | Minto, Man | 5 | 500 00 | 150 00 |
| Farghay, John H | La Riviere, Man | ½ | 50 00 | 15 00 |
| Fife, Gordon | Crystal City, Man | 5 | 500 00 | 150 00 |
| Fellows, Archie | Victoria, B.C | 5 | 500 00 | 150 00 |
| Foulds, W. R | Carnduff, Sask | 8 | 800 00 | 240 00 |
| Fitzpatriek, Frank C | Newdale, Maa | 20 | 2,000 00 | 600 00 |
| Grant, Geo. J | St. Paul, Minn | 5 | 500 00 | 150 00 |
| Galt, Geo. F | Winnipeg, Man | 5 | 500 00 | 150 00 |
| Gordon, Albert L | Regina, Sask | 25 | 2,500 00 | 750 00 |
| Guthrie, Archibald (Estate) | St. Paul, Minn | 5 | 500 00 | 150 00 |
| Green, Jos. E | Wawanesa, Man | 2½ | 250 00 | 75 00 |
| Garbutt, O. D | Crystal City, Maa | 1 | 100 00 | 30 00 |
| Gillen, Mrs. Maud | Winnipeg, Man | 2½ | 250 00 | 75 00 |
| Hebblewhite, W. A | " | 100 | 10,000 00 | 3,000 00 |
| Heubach, Mrs. Elizabeth H | Montreal, Que | 50 | 5,000 00 | 1,500 00 |
| Harris, Henry | Victoria, B.C | 3 | 300 00 | 90 00 |
| Hettle, John | Fairfax, Man | 1 | 100 00 | 30 00 |
| Hamilton, Janet | Victoria, B.C | 12½ | 1,250 00 | 375 00 |
| Hall, J. D | Vancouver, B.C | 5 | 500 00 | 150 00 |
| Herriott, William | Souris, Man | 5 | 500 00 | 150 00 |
| Huston, James | Manitou, Man | 5 | 500 00 | 150 00 |
| Hodgson, James H | Myrtle, Man | 37½ | 3,750 00 | 1,125 00 |
| Hefford, Chas. H | Miami, Man | 2½ | 250 00 | 75 00 |
| Hedderley, John E | Grandview, Man | 5 | 500 00 | 150 00 |
| Hanson, A. H | Saskatoon, Sas | 25 | 2,500 00 | 750 00 |
| Hutchinson, H. W | Winnipeg, Man | 100 | 10,000 00 | 2,818 75 |
| Hay, Robert F | " | 20 | 2,000 00 | 600 00 |
| Hamilton, W. L | Passburg, Alta | 50 | 5,000 00 | 1,500 00 |
| Haverson, John H | Carman, Man | 5 | 500 00 | 150 00 |
| Higgins, A. F | Roland, Man | 3 | 300 00 | 90 00 |
| Halpenny, J | Winnipeg, Man | 12½ | 1,250 00 | 375 00 |

THE NORTH EMPIRE FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Holditch, Constance M | Winnipeg, Man | 5 | 500 00 | 150 00 |
| Hudson, Horace V | " | 2½ | 250 00 | 75 00 |
| Hamilton, J. J | Minneapolis, Minn | 3 | 300 00 | 90 00 |
| Hughton, Raymond R | Belmont, Man | 1 | 100 00 | 30 00 |
| Hodgson, William T | Roland, Man | 38 | 3,800 00 | 1,140 00 |
| Inkster, Colin | Winnipeg, Man | 50 | 5,000 00 | 1,500 00 |
| Jordan, Wm | " | 100 | 10,000 00 | 3,000 00 |
| Jackson, Wemyss | Chicago, Ill | 10 | 1,000 00 | 300 00 |
| Jackson, Wm | Holland, Man | 5 | 500 00 | 150 00 |
| Johnson, R. E | Minneapolis, Minn | 1½ | 150 00 | 45 00 |
| Johnson Bros | Minto, Man | 12½ | 1,250 00 | 375 00 |
| Jones, Oswald Meredith | Victoria, B.C | 25 | 2,500 00 | 750 00 |
| Jones, Frederick W | " | 12½ | 1,250 00 | 375 00 |
| Keene, Harold | Winnipeg, Man | 2½ | 250 00 | 75 00 |
| Kerr, O. W. & Co | Minneapolis, Minn | 5 | 500 00 | 150 00 |
| Kane, Paul | Rathwell, Man | 5 | 500 00 | 150 00 |
| Konantz, Edward A | St. Paul, Minn | 5 | 500 00 | 150 00 |
| Kirk, Mrs. Mary E | Myrtle, Man | 12½ | 1,250 00 | 375 00 |
| Kirk, Thomas | " | 23½ | 2,350 00 | 705 00 |
| Kerr, Ezra M | Crystal City, Man | 2½ | 250 00 | 75 00 |
| Kenny, John | Victoria, B.C | 8 | 800 00 | 240 00 |
| Kenaston, Frederick E | Minneapolis, Minn | 100 | 10,000 00 | 3,000 00 |
| Kisbey, R | Estevan, Sask | 50 | 5,000 00 | 1,500 00 |
| Kelley, W. C | West Summerland, B.C. | 50 | 5,000 00 | 1,500 00 |
| Kennedy, Finlay | Regina, Sask | 3 | 300 00 | 90 00 |
| Lockhard, W. T | Carnduff, Sask | 13 | 1,300 00 | 390 00 |
| Limback, Jos. A | Chicago, Ill | 13 | 1,300 00 | 390 00 |
| Livingston, Peter | Morden, Man | 3 | 300 00 | 90 00 |
| Long, Michael | Winnipeg, Man | 405 | 40,500 00 | 12,150 00 |
| Long, William | " | 20 | 2,000 00 | 680 00 |
| Long, W. S | " | 15 | 1,500 00 | 450 00 |
| Lamont, Hon. John N | Regina, Sask | 50 | 5,000 00 | 1,500 00 |
| Laughlin, J. Bell | Cartwright, Man | 2½ | 250 00 | 75 00 |
| Langtry, Robert | Roland, Man | 3 | 300 00 | 90 00 |
| Lloyd, M. T. L | Winnipeg, Man | 5 | 500 00 | 150 00 |
| Leslie, Frederick G | St. Paul, Minn | 1 | 100 00 | 30 00 |
| Leslie, John, Estate of | Winnipeg, Man | 20 | 2,000 00 | 600 00 |
| Locke, Corbet, Judge | Morden, Man | 2½ | 250 00 | 75 00 |
| Law, William M | Prince Rupert, B.C | 5 | 500 00 | 150 00 |
| Long, James | Whitby, Ont | 10 | 1,000 00 | 300 00 |
| Mather, D. L | Winnipeg, Man | 250 | 25,000 00 | 8,250 00 |
| Matheson, Duncan | Inverness, Scotland | 20 | 2,000 00 | 600 00 |
| Mather, R. A | Vancouver, B.C | 50 | 5,000 00 | 1,500 00 |
| Mulock, William Redford | Winnipeg, Man | 2 | 200 00 | 60 00 |
| Manning, Luther | Crystal City, Man | 2½ | 250 00 | 75 00 |
| Morphy, John Henry | Miami, Man | 15 | 1,500 00 | 450 00 |
| Moore, Richard F | Winnipeg, Man | 2½ | 250 00 | 75 00 |
| Manning, Robert F | " | 12½ | 1,250 00 | 375 00 |
| Mitchell, Hillyard | Duck Lake, Sask | 5 | 500 00 | 150 00 |
| Miller, R. H | Morden, Man | 5 | 500 00 | 150 00 |
| Moffatt, Frank B | Weyburn, Sask | 5 | 500 00 | 150 00 |
| Mara, John Andrew | Victoria, B.C | 50 | 5,000 00 | 1,500 00 |
| Martin, James E | Fort William, Ont | 25 | 2,500 00 | 750 00 |
| Morley, W. D. E | Winnipeg, Man | 5 | 500 00 | 150 00 |
| Morrison, Miss A. M | Calgary, Alta | 5 | 500 00 | 150 00 |
| McDonald, Donald H | Fort Qu'Appelle, Sask | 424 | 42,400 00 | 12,720 00 |
| McKenty, F. D., Dr | Winnipeg, Man | 60 | 6,000 00 | 1,800 00 |
| McDonald, D. O | " | 10 | 1,000 00 | 300 00 |
| McKenty, Dr. James | " | 50 | 5,000 00 | 1,500 00 |
| McArthur, John D | " | 250 | 25,000 00 | 7,500 00 |
| McDonald, John A | Fort Qu'Appelle, Sask | 50 | 5,000 00 | 1,500 00 |
| McIntyre, David Ross | Belmont, Man | 5 | 500 00 | 150 00 |
| McGregor, James | Clearwater, Man | 5 | 500 00 | 150 00 |
| McLachlan, R. D | Stockton, Man | 25 | 2,500 00 | 750 00 |
| McTavish, Sara | Minto, Man | 1 | 100 00 | 30 00 |

THE NORTH EMPIRE FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| McLeod, D. N. | Moose Jaw, Sask. | 1 | 100 00 | 30 00 |
| McKnight, George | Glenboro, Man. | 10 | 1,000 00 | 300 00 |
| McMillan, Donald | Neepawa, Man. | 5 | 500 00 | 150 00 |
| McCullough, Wm. Irvine | Cartwright, Man. | 1 | 100 00 | 30 00 |
| McGill, David | Holland, Man. | 5 | 500 00 | 150 00 |
| McCutcheon, John A. | Glenboro, Man. | 10 | 1,000 00 | 300 00 |
| McGillvray, Thos. D. | Mather, Man. | 14 | 1,400 00 | 420 00 |
| McKenzie, N. M. W. J. | Fort William, Ont. | 10 | 1,000 00 | 300 00 |
| Macintyre, L. C. | Winnipeg, Man. | 5 | 500 00 | 150 00 |
| McNeil, Frederick M. | Coronation, Alta. | 12½ | 1,250 00 | 375 00 |
| Newth, Reginald | Lipton, Sask. | 10 | 1,000 00 | 300 00 |
| Newport, Reece M. | St. Paul, Minn. | 1 | 100 00 | 30 00 |
| McCullough, C. C. | Fort William, Ont. | 5 | 500 00 | 150 00 |
| Newton, Walter Selkirk | Winnipeg, Man. | 2 | 200 00 | 60 00 |
| Oxendale, James | Victoria, B.C. | 3 | 300 00 | 90 00 |
| Orchard, J. G. | Evanston, Ill. | 3 | 300 00 | 90 00 |
| Philips, Haskell, L. | Cartwright, Man. | 2½ | 250 00 | 75 00 |
| Park, Jos. | Rosebank, Man. | 5 | 500 00 | 150 00 |
| Philips, Alex. (Estate) | Roland, Man. | 12½ | 1,250 00 | 375 00 |
| Pfermmer, A. H. | Myrtle, Man. | 12½ | 1,250 00 | 375 00 |
| Philips, Jas. | Roland, Man. | 2½ | 250 00 | 75 00 |
| Platz, Paul P. | Chicago, Ill. | 1 | 100 00 | 30 00 |
| Pemberton, Frederick B. | Victoria, B.C. | 50 | 5,000 00 | 1,500 00 |
| Parker, Wm. A. | Manitou, Man. | 10 | 1,000 00 | 300 00 |
| Price, Harry S. | Winnipeg, Man. | 2½ | 250 00 | 75 00 |
| Roberts, Edward | Treherne, Man. | 5 | 500 00 | 150 00 |
| Ross, George | Roland, Man. | 13 | 1,300 00 | 390 00 |
| Roblin, Sir R. P. | Winnipeg, Man. | 50 | 5,000 00 | 1,500 00 |
| Roberts, Henry L. | Grimsby, Ont. | 50 | 5,000 00 | 1,500 00 |
| Ross, Jas. I. N. | Saskatoon, Sask. | 10 | 1,000 00 | 300 00 |
| Robertson, Thos. S. | Holland, Man. | 25 | 2,500 00 | 750 00 |
| Roberts, Thomas | Treherne, Man. | 5 | 500 00 | 150 00 |
| Riddell, Alex. | Burnside, Man. | 2 | 200 00 | 60 00 |
| Ross, W. F. | Holland, Man. | 5 | 500 00 | 150 00 |
| Rixon, H. L. | " | 5 | 500 00 | 150 00 |
| Ross, Wm. Randolph | " | 5 | 500 00 | 150 00 |
| Reid, John Wm. | Hartney, Man. | 1 | 100 00 | 30 00 |
| Robinson, James | Boissevain, Man. | 3 | 300 00 | 90 00 |
| Rawson, W. J. | Brandon, Man. | 5 | 500 00 | 150 00 |
| Rankin, George & Son | Oakner, Man. | 3 | 300 00 | 90 00 |
| Riordon, John | Winnipeg, Man. | 50 | 5,000 00 | 1,500 00 |
| Ryan, Thomas | " | 5 | 500 00 | 150 00 |
| Richardson, R. D. | " | 13 | 1,300 00 | 390 00 |
| Smith, James Baird (Estate) | " | 15 | 1,500 00 | 450 00 |
| Scarrow, Wellington | Rathwell, Man. | 2½ | 250 00 | 75 00 |
| Smith, William | New York, N.Y. | 5 | 500 00 | 150 00 |
| Sparks, Francis F. | Vancouver, B.C. | 6 | 600 00 | 180 00 |
| Shannon, John Philip | Neepawa, Man. | 5 | 500 00 | 150 00 |
| Stewart, Alexander | Holland, Man. | 27½ | 2,750 00 | 825 00 |
| Stewart, James | " | 32½ | 3,250 00 | 975 00 |
| Seaborn, W. E. | Moose Jaw, Sask. | 25 | 2,500 00 | 750 00 |
| Stewart, Arthur (Estate) | Winnipeg, Man. | 25 | 2,500 00 | 750 00 |
| Stirk, Harry F. | Moose Jaw, Sask. | 30 | 3,000 00 | 900 00 |
| Smith, W. W. H. | Virden, Man. | 2½ | 250 00 | 75 00 |
| Smith, P. A. (Estate) | Fort Frances, Ont. | 20 | 2,000 00 | 600 00 |
| Simpson, R. M., M.D. | Winnipeg, Man. | 12½ | 1,250 00 | 375 00 |
| Smith, Alfred | Holland, Man. | 17½ | 1,750 00 | 525 00 |
| Speight, Miss Augusta | Winnipeg, Man. | 100 | 10,000 00 | 3,000 00 |
| Sullivan, Mrs. Sarah A. | " | 25 | 2,500 00 | 750 00 |
| Story, Richard | Franklin, Man. | 1 | 100 00 | 30 00 |
| Stoker, Dee A. | Chicago, Ill. | 5 | 500 00 | 150 00 |
| Scarrow, Robert | Rathwell, Man. | 2½ | 250 00 | 75 00 |
| Steel, Jennie | Niga, Man. | 7½ | 750 00 | 225 00 |
| Snider, A. W. | Wawanesa, Man. | 25 | 2,500 00 | 750 00 |
| Scott, R. R. | Winnipeg, Man. | 5 | 500 00 | 150 00 |

THE NORTH EMPIRE FIRE—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Squires, Mrs. C. | Clearwater, Man. | 1 | 100 00 | 30 00 |
| Stachan, Robert | Fort William, Ont. | 7½ | 750 00 | 225 00 |
| Seagrelli, Ernest B. | Joliet, Ill. | 5 | 500 00 | 150 00 |
| Scott, Henry | West Summerland, B.C. | 10 | 1,000 00 | 300 00 |
| Thorburn, Chas. H. | Chicago, Ill. | 2½ | 250 00 | 75 00 |
| Turriff, John G. | Ottawa, Ont. | 50 | 5,000 00 | 1,500 00 |
| Turiff, Miss L. J. | Winnipeg, Man. | 100 | 10,000 00 | 3,400 00 |
| Turriff, Mrs. C. M. | Ottawa, Ont. | 56 | 5,600 00 | 1,680 00 |
| Turriff, Miss E. C. | " | 11 | 1,100 00 | 330 00 |
| Turriff, John G. (in trust) | " | 11 | 1,100 00 | 330 00 |
| Turriff, John G. (in trust) | " | 11 | 1,100 00 | 330 00 |
| Turriff, Robert S. (Estate) | Regina, Sask. | 11 | 1,100 00 | 330 00 |
| Thompson, J. A. | Winnipeg, Man. | 177⅓ | 17,750 00 | 5,325 00 |
| Thomson, W. M. | Ft. Qu'Appelle, Sask. | 10 | 1,000 00 | 300 00 |
| Tweed, H. R. | Winnipeg, Man. | 5 | 500 00 | 150 00 |
| Tupper, Ransom | Chicago, Ill. | 10 | 1,000 00 | 300 00 |
| Thornton, Mrs. Mary | DeLoraine, Man. | 5 | 500 00 | 150 00 |
| Tweed, George Frank | Winnipeg, Man. | 5 | 500 00 | 150 00 |
| Thomber, Bessie H. | Wawanesa, Man. | 2½ | 250 00 | 75 00 |
| Thomber, Ernest J. | " | 5 | 500 00 | 150 00 |
| Thomber, Hugh R. | " | 2½ | 250 00 | 75 00 |
| Thompson, Mrs. Ethel | Boissevain, Man. | 2½ | 250 00 | 75 00 |
| Talton, John Ernest | Oak Lake, Man. | 2½ | 250 00 | 75 00 |
| Taunweiser, Charles | Calgary, Alta. | 10 | 1,000 00 | 300 00 |
| Wilkinson, Jos. | Roland, Man. | 25 | 2,500 00 | 750 00 |
| Webster, Henry | Victoria, B.C. | 3 | 300 00 | 90 00 |
| Wilbur-Wright, Louise F. | Maitland, Ont. | 7½ | 750 00 | 225 00 |
| Willers, Thomas | Ellisborough, Sask. | 20 | 2,000 00 | 600 00 |
| West, George W. | Innisfail, Alta. | 1½ | 150 00 | 45 00 |
| Wessels, Henry P. | St. Paul, Minn. | 5 | 500 00 | 150 00 |
| Willock, W. L. | Sully, Iowa. | 2½ | 250 00 | 75 00 |
| Wheelock, Webster | St. Paul, Minn. | 5 | 500 00 | 150 00 |
| Willson, Harry L. | Winnipeg, Man. | 5 | 500 00 | 150 00 |
| Wardhaugh, Mark Ferris | " | 1 | 100 00 | 30 00 |
| Wilson, David | Ft. Qu'Appelle, Sask. | 5 | 500 00 | 150 00 |
| Wilson, Thos. J. | Belmont, Man. | 13 | 1,300 00 | 390 00 |
| Wilson, Russell | Saskatoon, Sask. | 5 | 500 00 | 150 00 |
| Wilson, Mrs. Nancy | Rathwell, Man. | 5 | 500 00 | 150 00 |
| Willoughby, J. H. C. | Saskatoon, Sask. | 25 | 2,500 00 | 750 00 |
| Willoughby, W. B. | Moose Jaw, Sask. | 5 | 500 00 | 150 00 |
| Willoughby, W. B. | " | 1½ | 150 00 | 45 00 |
| Whitmore, George R. | Regina, Sask. | 50 | 5,000 00 | 1,500 00 |
| Wray, Annie R. | Omaha, Neb. | 5 | 500 00 | 150 00 |
| Welch, John | Roland, Man. | 2½ | 250 00 | 75 00 |
| Wenman, Helen Kate | Souris, Man. | 5 | 500 00 | 150 00 |
| Westbrook, S. G. | Belmont, Man. | 2½ | 250 00 | 75 00 |
| Winthrope, A. W. | Lyleton, Man. | 5 | 500 00 | 150 00 |
| Young, Donald D. | Winnipeg, Man. | 10 | 1,000 00 | 300 00 |
| Young, John M. | Regina, Sask. | 50 | 5,000 00 | 1,500 00 |
| Young, David J. | Calgary, Alta. | 5 | 500 00 | 150 00 |
| Young, Peter A. | Crystal City, Man. | 15 | 1,500 00 | 450 00 |
| Youngman, Walter | Winnipeg, Man. | 3 | 300 00 | 90 00 |
| Totals | | 6,879 | $687,900 00 | $ 207,782 70 |

## THE NORTH WEST FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 8, 1917.)

G. R. Crowe, Pres.; D. E. Sprague, Vice-Pres.; G. V. Hastings, G. F. Galt, J. S. Hough, Thos. Bruce.

List of Shareholders—(As at Dec. 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Crowe, G. R. | Winnipeg, Man. | 15 | 1,500 00 | 600 00 |
| Sprague, D. E. | " | 15 | 1,500 00 | 600 00 |
| Hastings, G. V. | " | 15 | 1,500 00 | 600 00 |
| Galt, G. F. | " | 15 | 1,500 00 | 600 00 |
| Hough, J. S. | " | 15 | 1,500 00 | 600 00 |
| Bruce, Thos. | " | 15 | 1,500 00 | 600 00 |
| Union Assurance Society, Limited | London, Eng. | 2,410 | 241,000 00 | 96,400 00 |
| Totals | | 2,500 | $250,000 00 | $ 100,000 00 |

## THE OCCIDENTAL FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 21, 1917.)

Randal Davidson, Pres.; C. A. Richardson, Vic-Pres.; S. E. Richards, W. A. T. Sweatman, N. T. Hillary.

List of Shareholders—(As at Dec. 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Davidson, R. | Montreal, Que. | 25 | 2,500 00 | 1,000 00 |
| Richardson, C. A. | Winnipeg, Man. | 25 | 2,500 00 | 1,000 00 |
| Richards, S. E. | " | 25 | 2,500 00 | 1,000 00 |
| Sweatman, W. A. T. | " | 25 | 2,500 00 | 1,000 00 |
| Hillary, N. T. | " | 25 | 2,500 00 | 1,000 00 |
| North British and Mercantile Ins. Co. | Edinburgh, Scotland | 4,855 | 485,500 00 | 168,962 70 |
| Powell, Geo. | Grenfell, Sask. | 10 | 1,000 00 | 400 00 |
| Spicer, H. W. | " | 10 | 1,000 00 | 400 00 |
| Totals | | 5,000 | $500,000 00 | $ 174,762 70 |

## THE PACIFIC COAST FIRE INSURANCE COMPANY.

List of Directors—(As at Jan. 25, 1917.)

Dr. D. H. Wilson, Pres.; W. H. Malkin and J. B. Mathers, Vice-Pres.; R. P. McLennan, J. Rogers, Geo. Martin, T. W. Greer, C. Spencer, E. H. Crandell, J. W. Horne.

List of Shareholders—(As at Dec. 31, 1916.)

| Name. | Address. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| Popham, Dr. Edwin S. | Winnipeg, Man. | 3,000 00 | 3,000 00 |
| Cran, James | Duncan, B.C. | 2,000 00 | 2,000 00 |
| Althoff, Rev. Jno | Nelson, B.C. | 600 00 | 600 00 |
| Curtis, D. S. | New Westminster, B.C. | 2,000 00 | 2,000 00 |
| Stuart, J. Duff | Vancouver, B.C. | 10,000 00 | 3,820 00 |
| Allen, J. C. | East Burnaby, B.C. | 3,000 00 | 1,360 00 |
| Almour, Joseph | ..... | 700 00 | 700 00 |
| Macauley, D. G. | Victoria, B.C. | 5,000 00 | 5,000 00 |
| Crosby, Thos., Estate | Vancouver, B.C. | 2,000 00 | 2,000 00 |
| Jones, T. D. | Nanaimo, B.C. | 500 00 | 500 00 |
| Fawcett, R. C. | Duncan, B.C. | 1,000 00 | 1,000 00 |
| Pettit, Geo. | Victoria, B.C. | 2,000 00 | 2,000 00 |
| Collins, Mrs. A. M. | Edmonds, B.C. | 1,500 00 | 1,300 00 |
| Dalley, E. | Victoria, B.C. | 1,500 00 | 1,500 00 |
| Hughes, Mrs. E. | Sardis, B.C. | 2,000 00 | 1,760 00 |
| Wilson, A. H. | Fairville, N.B. | 500 00 | 500 00 |
| Wilson, R. S. | " | 500 00 | 500 00 |
| York, Mrs. Martha | Victoria, B.C. | 500 00 | 500 00 |
| Swayne, A. C. | Vancouver, B.C. | 3,500 00 | 3,500 00 |
| Haggart, T. F. | Tod Inlet, B.C. | 1,000 00 | 1,000 00 |
| McBride, Sir Richard | Victoria, B.C. | 10,000 00 | 10,000 00 |
| Renwick, John | Nanaimo, B.C. | 1,000 00 | 1,000 00 |
| Hume, Bessie W. | Dartmouth, N.S. | 700 00 | 700 00 |
| Plaxton, H. E. | Winnipeg, Man. | 900 00 | 900 00 |
| Blake, Mrs. L. E. | Vancouver, B.C. | 500 00 | 500 00 |
| Pinchbeck, Geo. | Bellingham, Wash. | 1,200 00 | 1,180 00 |
| Deans, Mrs. Elizabeth | Victoria, B.C. | 2,000 00 | 1,700 00 |
| Plaxton, Jno. | Winnipeg, Man. | 500 00 | 500 00 |
| Wood, Thos. | Victoria, B.C. | 6,000 00 | 4,568 70 |
| Armstrong, Angus | Ashcroft, B.C. | 900 00 | 900 00 |
| McNutt, A. J. | Halifax, N.S. | 500 00 | 500 00 |
| James, W. H. | Nanaimo, B.C. | 600 00 | 528 00 |
| Abbott, E. J. | Mission City, B.C. | 2,000 00 | 1,760 00 |
| Gaetz, F. H. | Halifax, N.S. | 400 00 | 400 00 |
| Adams, Mary | Dartmouth, N.S. | 2,500 00 | 2,300 00 |
| Cross, G. B. | Sapperton, B.C. | 500 00 | 500 00 |
| Heaps, Mrs. Anna | Vancouver, B.C. | 800 00 | 688 00 |
| Miller, Isaac | Winnipeg, Man. | 500 00 | 500 00 |
| Spencer, David | Victoria, B.C. | 19,000 00 | 11,104 00 |
| Spencer, Chris. | Vancouver, B.C. | 2,600 00 | 2,376 00 |
| Maritime Securities Co., Ltd. | Sydney, N.S. | 100 00 | 72 00 |
| Odlum, Edward | Vancouver, B.C. | 500 00 | 500 00 |
| Connell, K. | Victoria, B.C. | 2,600 00 | 2,600 00 |
| Bunce, John | Vancouver, B.C. | 3,500 00 | 3,500 00 |
| Wright, Mrs. C. A. | Halifax, N.S. | 2,000 00 | 2,000 00 |
| Evans, G. U. | " | 500 00 | 500 00 |
| Young, G. W. | " | 300 00 | 300 00 |
| Horne, Jas. W. | Vancouver, B.C. | 10,000 00 | 5,200 00 |
| Rumble, John, Estate | Central Park, B.C. | 5,000 00 | 5,000 00 |
| Watt, W. L. | Long Beach, Cal. | 2,000 00 | 2,000 00 |
| Hamilton, S. B. | Nanaimo, B.C. | 3,000 00 | 3,000 00 |
| Stabler, A. | North Vancouver, B.C. | 1,000 00 | 1,000 00 |
| Gaskell, M. J. | Vancouver, B.C. | 2,000 00 | 1,300 00 |

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| McRae, Henry | Nanaimo, B.C. | 500 00 | 500 00 |
| Palmer, E. J. | Chemainus, B.C. | 2,000 00 | 2,000 00 |
| Sanford, I. E. | Halifax, N.S. | 500 00 | 500 00 |
| Smith, Mrs. F. R. | Victoria, B.C. | 2,000 00 | 2,000 00 |
| Martindale, Eliz. | " | 100 00 | 100 00 |
| Jones, Geo. H. | Nanaimo, B.C. | 2,000 00 | 2,000 00 |
| Paterson, T. W. (Hon) | Victoria, B.C. | 5,000 00 | 5,000 00 |
| Newbury, J. C. | " | 20,000 00 | 20,000 00 |
| Thomson, H. B. | " | 10,000 00 | 10,000 00 |
| Dominey, Wm. | Halifax, N.S. | 600 00 | 600 00 |
| Ker, W. H. | Vancouver, B.C. | 10,000 00 | 10,000 00 |
| Eperson, Vincent | Nelson, B.C. | 500 00 | 500 00 |
| Snider, S. B. | Summerland, B.C. | 1,200 00 | 1,200 00 |
| Flack, Thos. | Vancouver, B.C. | 10,000 00 | 10,000 00 |
| Gossip, Lucy | Dartmouth, N.S. | 300 00 | 300 00 |
| Rogers, J. Spencer | Detroit, Mich. | 23,200 00 | 6,070 00 |
| King, Chas. E. | Victoria, B.C. | 500 00 | 500 00 |
| Leckie, W. H. | Vancouver, B.C. | 10,000 00 | 4,833 33 |
| McDonald, Rosanna | Halifax, N.S. | 500 00 | 500 00 |
| Turner, John | Vancouver, B.C. | 400 00 | 400 00 |
| Matheson, Georgina | Victoria, B.C. | 500 00 | 500 00 |
| Rogers, Jonathan | Vancouver, B.C. | 10,000 00 | 4,333 33 |
| Huestis, S. F. | Toronto, Ont. | 800 00 | 800 00 |
| Grant, Mrs. H. M. | Victoria, B.C. | 10,000 00 | 10,000 00 |
| Mosher, F. W. | Halifax, N.S. | 500 00 | 500 00 |
| Horner, J. | Vancouver, B.C. | 500 00 | 500 00 |
| Harvey, Mary | Halifax, N.S. | 100 00 | 100 00 |
| Snider, A. B. | Nanaimo, B.C. | 1,000 00 | 1,000 00 |
| Preston, Mrs. B. L. | " | 500 00 | 500 00 |
| Begg, W. A. | Medicine Hat, Alta. | 1,000 00 | 1,000 00 |
| Carter, W. C. | Sydney, C.B. | 400 00 | 400 00 |
| McKeown, Angus | Victoria, B.C. | 3,000 00 | 2,900 00 |
| Peacey, John | Vancouver, B.C. | 600 00 | 600 00 |
| Cherry, Mrs. Flora | Winnipeg, Man. | 1,000 00 | 880 00 |
| Telfer, Geo. J. | Vancouver, B.C. | 2,500 00 | 1,318 00 |
| Blackstock, M. | Victoria, B.C. | 1,600 00 | 1,600 00 |
| McKie, Jno. | Grand Forks, B.C. | 500 00 | 500 00 |
| Martin, Geo. | Vancouver, B.C. | 4,500 00 | 3,660 00 |
| Edgecombe, Mrs. Helen | St. John, N.B. | 800 00 | 800 00 |
| Grant, C. C. | St. Stephen, N.B. | 4,000 00 | 3,760 00 |
| McLachlin, J. | Vancouver, B.C. | 2,000 00 | 1,880 00 |
| Parsons, E. J., Estate | Victoria, B.C. | 2,000 00 | 2,000 00 |
| Elliott, Mrs. S. R. | Kamloops, B.C. | 2,000 00 | 2,000 00 |
| White, G. H., Estate | Sussex, N.B. | 1,200 00 | 1,200 00 |
| Norton, Miss S. L. | Halifax, N.S. | 600 00 | 516 00 |
| Fulton, Wm. H. | Vancouver, B.C. | 500 00 | 500 00 |
| Baker, Mrs. E. A. | Winnipeg, Man. | 1,500 00 | 1,500 00 |
| Duke, R. H., Estate | Vancouver, B.C. | 6,100 00 | 2,794 00 |
| Bilodeau, P. O. | New Westminster, B.C. | 2,000 00 | 2,000 00 |
| McCourt, John | Vancouver, B.C. | 900 00 | 900 00 |
| Morris, Jas. W. | Halifax, N.S. | 1,000 00 | 888 00 |
| Gardiner, Fk. | Vancouver, B.C. | 2,100 00 | 2,100 00 |
| Boulding, G. T. | Victoria, B.C. | 500 00 | 500 00 |
| Anderson, Andrew | " | 800 00 | 800 00 |
| Wells, James | Vancouver, B.C. | 1,000 00 | 880 00 |
| Doyle, J. F. | Nanaimo, B.C. | 300 00 | 300 00 |
| Clemence, S. G. | Victoria, B.C. | 800 00 | 716 00 |
| Thomson, J. A. | Duncan, B.C. | 1,000 00 | 720 00 |
| Thomson, M. P. | " | 2,500 00 | 2,080 00 |
| Mathers, J. C. | Vancouver, B.C. | 500 00 | 360 00 |
| Mould, Mrs. J. M. | " | 1,600 00 | 1,376 00 |
| Ballam, R. G. | Chilliwack, B.C. | 500 00 | 500 00 |
| Mathers, J. B. | Vancouver, B.C. | 5,900 00 | 4,640 00 |
| Newcombe, Mrs. Sarah | Victoria, B.C. | 800 00 | 480 00 |
| Shatford, W. T. | Penticton, B.C. | 4,000 00 | 3,440 00 |

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| Stoddart, G. A. C. | Victoria, B.C. | 2,600 00 | 2,320 00 |
| Malkin, W. H. | Vancouver, B.C. | 4,000 00 | 3,580 00 |
| Muddell, C. | " | 1,600 00 | 1,376 00 |
| MacDonald, W. L. | " | 1,000 00 | 880 00 |
| Chadwick, S. | " | 300 00 | 300 00 |
| Boyce, Dr. B. F. | Kelowna, B. C. | 1,600 00 | 1,376 00 |
| Graham, T. W. | Lillooet, B.C. | 500 00 | 500 00 |
| Matheson, Robt. | Victoria, B.C. | 2,100 00 | 1,776 00 |
| Hart, Dr. E. C. | " | 3,000 00 | 2,720 00 |
| Marett & Reid | Vancouver, B.C. | 1,000 00 | 1,000 00 |
| Harrison, Mrs. C. H. | St. John, N.B. | 400 00 | 400 00 |
| Stirling, T. W. | Kelowna, B.C. | 2,000 00 | 1,720 00 |
| Mounce, L. A. | Vancouver, B.C. | 2,000 00 | 2,000 00 |
| Wilson, Dr. D. H. | " | 7,600 00 | 7,600 00 |
| Deans, Geo. | Victoria, B.C. | 5,000 00 | 5,000 00 |
| Deans, John | " | 5,000 00 | 5,000 00 |
| Powers, J. E. T. | Nanaimo, B.C. | 3,500 00 | 1,447 50 |
| Scott, R. H. | Winnipeg, Man. | 1,000 00 | 860 00 |
| Harris & Horton | Halifax, N.S. | 300 00 | 300 00 |
| Macdonald, T. D. | Vancouver, B.C. | 1,000 00 | 1,000 00 |
| Hogle, Dr. J. H. | " | 2,000 00 | 1,720 00 |
| Crandell, E. H. | Calgary, Alta. | 8,800 00 | 4,280 00 |
| Dingwall, Estate (D. R.) | Winnipeg, Man. | 12,500 00 | 7,025 00 |
| Heibert, Gerhard | " | 1,000 00 | 860 00 |
| Banning, C. P. | " | 500 00 | 500 00 |
| Woodland, H. E. | Grand Forks, B.C. | 2,000 00 | 1,860 00 |
| Wilson, A. E. | St. John, N.B. | 500 00 | 500 00 |
| Goodacre, L. | Victoria, B.C. | 500 00 | 500 00 |
| Bone, W. H. | " | 1,000 00 | 860 00 |
| Morley, John | Sydney, N.S. | 100 00 | 100 00 |
| McLennan, R. P. | Vancouver, B.C. | 5,000 00 | 2,630 00 |
| McFadzen, F. H. | Montreal, P.Q. | 400 00 | 344 00 |
| Brown, Thos. | Halifax, N. S. | 1,000 00 | 1,000 00 |
| Ledingham, G. T. | Victoria, B.C. | 1,000 00 | 860 00 |
| Walker, T. D. | St. John, N.B. | 500 00 | 500 00 |
| Clarke, G. W. | Victoria, B.C. | 2,300 00 | 1,324 84 |
| Lewis, Wm., Estate | Courtney, B.C. | 2,000 00 | 1,400 00 |
| Wasson, Dr. H. J. | Victoria, B.C. | 5,000 00 | 5,000 00 |
| Solly, D. A. O. | Summerland, B.C. | 4,000 00 | 4,000 00 |
| Richards, J. T. | Byrdton, Va. | 200 00 | 176 00 |
| McCallum, D. | Grand Forks, B.C. | 1,500 00 | 1,500 00 |
| Wallace, P. | Vancouver, B.C. | 10,000 00 | 10,000 00 |
| Gillespie, Dr. J. A. | " | 1,500 00 | 718 00 |
| Murray, Mrs. A. | Halifax, N.S. | 600 00 | 600 00 |
| Downs, Mrs. Mary | " | 100 00 | 100 00 |
| Mounce, Ralph | Newport Landing, N.S. | 200 00 | 200 00 |
| Van Houten, A. C. | Nanaimo, B.C. | 3,700 00 | 3,700 00 |
| Van Houten, A. C. & M. O. | " | 2,800 00 | 2,800 00 |
| Brown, F. T. | Vancouver, B.C. | 1,000 00 | 1,000 00 |
| Taylor, D. & J. | Nanaimo, B.C. | 500 00 | 500 00 |
| Halliday, Mrs. May | Halifax, N.S. | 2,000 00 | 1,720 00 |
| Munro, A. K. | Victoria, B.C. | 3,100 00 | 3,100 00 |
| Munro, A. K. (Administrator) | " | 200 00 | 200 00 |
| Saunders, B. F. | Halifax, N.S. | 400 00 | 400 00 |
| Sinfield, C. A. J. | Ryde, New South Wales | 500 00 | 500 00 |
| Reid, Mrs. Roberta | Victoria, B.C. | 1,400 00 | 1,400 00 |
| Hutchison, Dr. J. N. | Winnipeg, Man. | 6,000 00 | 6,000 00 |
| Lamont, Jas. F. | Vancouver, B. C. | 200 00 | 200 00 |
| Swanson, J. A. | Nanaimo, B.C. | 200 00 | 200 00 |
| Vedder, E. A. | Sardis, B.C. | 400 00 | 400 00 |
| Hendry, Alex. | Winnipeg, Man. | 1,000 00 | 1,000 00 |
| Craig, Geo. (In trust) | " | 500 00 | 500 00 |
| Kingsley, Anna | Shawinigan Lake, B.C. | 500 00 | 500 00 |
| Kingsley, Harry | " | 500 00 | 500 00 |
| Kingsley, Geo. | " | 500 00 | 500 00 |

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| Bowman, A. & E. | Nanaimo, B.C. | 300 00 | 300 00 |
| Shaffner, Mrs. A. | Halifax, N.S. | 2,800 00 | 2,011 11 |
| Flynn, Patrick | Lakemere, B.C. | 300 00 | 300 00 |
| Renwick, Thos. | Nanaimo, B.C. | 1,000 00 | 1,000 00 |
| Estate of Wm. M. Moir | Victoria, B.C. | 2,500 00 | 2,500 00 |
| Leslie, Isaac G. | Dartmouth, N.S. | 1,000 00 | 1,000 00 |
| Hodgson, H. H. | Prince Rupert, B.C. | 300 00 | 300 00 |
| Crathorne, G. A. | Dartmouth, N.S. | 500 00 | 500 00 |
| Hardy, Mrs. A. McN. | Arlington, Mass. | 400 00 | 400 00 |
| Mott, Thos. | Dartmouth, N.S. | 500 00 | 500 00 |
| Barron, Eliz. A. F. | Victoria, B.C. | 500 00 | 500 00 |
| Pauline, F. A. | " | 10,000 00 | 10,000 00 |
| Chittick, Jos. | Dartmouth, N.S. | 200 00 | 200 00 |
| Chittick, S. C. | " | 400 00 | 400 00 |
| Laidlaw, A. M. | " | 300 00 | 300 00 |
| Copp, Capt. W. H. | Vancouver, B.C. | 5,000 00 | 5,000 00 |
| Ross, Geo. H. | Winnipeg, Man. | 1,000 00 | 1,000 00 |
| Carter, Alf. | Dartmouth, N.S. | 200 00 | 200 00 |
| Carter, Robt. | " | 200 00 | 200 00 |
| Carter, Mrs. S. | " | 400 00 | 400 00 |
| Griffin, Mrs. M. C. | " | 300 00 | 300 00 |
| Balcom, Mrs. E. M. | " | 200 00 | 200 00 |
| Morash, J. P. | " | 200 00 | 200 00 |
| Dustan, A. E. | " | 300 00 | 300 00 |
| Creighton, A. H. | " | 200 00 | 200 00 |
| Creighton, Mrs. B. | " | 200 00 | 200 00 |
| Ross, Mrs. Emma | " | 100 00 | 100 00 |
| Morash, Scott | " | 400 00 | 400 00 |
| Morash, J. R. | " | 400 00 | 400 00 |
| Morash, N. | " | 400 00 | 400 00 |
| Gossip, M. L. | Halifax, N.S. | 200 00 | 200 00 |
| Johns, Samuel | Strawberry Vale, B.C. | 1,000 00 | 1,000 00 |
| Whitacre, M. F. | Vancouver, B.C. | 500 00 | 500 00 |
| Johns, Albion | Victoria, B.C. | 1,000 00 | 1,000 00 |
| Young, Abram | Bridgetown, N.S. | 500 00 | 500 00 |
| Tobin, A. H. | Victoria, B.C. | 5,000 00 | 4,135 00 |
| Russell, J. H. G. | Winnipeg, Man. | 2,500 00 | 2,500 00 |
| Munro, Jane | Halifax, N.S. | 500 00 | 500 00 |
| Mahon, C. E. | Vancouver, B.C. | 6,000 00 | 5,700 00 |
| Wilson, Wm. | Victoria, B.C. | 5,000 00 | 5,000 00 |
| Greer, T. W. | Vancouver, B.C. | 2,500 00 | 1,940 00 |
| Morash, J. P. | Northwest Cove, N.S. | 1,000 00 | 1,000 00 |
| Brown, G. B. | Nanaimo, B.C. | 1,000 00 | 1,000 00 |
| Hodgson, Thos. | " | 1,000 00 | 1,000 00 |
| Mahrer, Herman | " | 4,000 00 | 4,000 00 |
| Shaw, John | " | 1,100 00 | 1,100 00 |
| Thompson, Eliz. | Seattle, Wash. | 1,000 00 | 1,000 00 |
| Bartlett, Mrs. M. J. | Victoria, B.C. | 5,000 00 | 5,000 00 |
| Finch, Lewis | " | 2,500 00 | 2,500 00 |
| Hanbury, D. W. | " | 5,000 00 | 5,000 00 |
| Macdonald, Mrs. M. W. | " | 500 00 | 500 00 |
| Craig, R. W. | Winnipeg, Man. | 1,000 00 | 1,000 00 |
| Fraser, Mrs. G. E. | Halifax, N.S. | 500 00 | 500 00 |
| Dustan, E. P. | Dartmouth, N.S. | 100 00 | 100 00 |
| Munro, Mrs. J. | Victoria, B.C. | 600 00 | 600 00 |
| Irving, Mrs. J. M. | " | 200 00 | 200 00 |
| Rithet, Mrs. E. J. | " | 200 00 | 200 00 |
| Rithet, Mrs. E. J. (Committee) | " | 200 00 | 200 00 |
| Wilson, Mrs. M. K. | " | 200 00 | 200 00 |
| Munro, K. V. | Chilliwack, B.C. | 200 00 | 200 00 |
| Harriman, Mrs. J. | Niagara Falls, Ont. | 500 00 | 500 00 |
| Hall, A. E. | Halifax, N.S. | 500 00 | 500 00 |
| Schmitt, C. A. E. | Kitchener, Ont. | 500 00 | 500 00 |
| Grant, J. R. | Winnipeg, Man. | 3,000 00 | 3,000 00 |
| Chittick, S. & Sons | Dartmouth, N.S. | 200 00 | 200 00 |

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| Chittick, C. P. | Dartmouth, N.S. | 200 00 | 200 00 |
| Dustan, Mrs. A. M. | Bridgetown, N.S. | 200 00 | 200 00 |
| Danaher, Mrs. E. G. | Vancouver, B.C. | 800 00 | 800 00 |
| Raakine, Jas. | Halifax, N.S. | 1,000 00 | 1,000 00 |
| Waddell, M. M. | Dartmouth, N.S. | 300 00 | 300 00 |
| Thompson, M. J. | Halifax, N.S. | 200 00 | 200 00 |
| Connelly, Lizzie | Vancouver, B.C. | 100 00 | 100 00 |
| Corkey, J. D. | Dartmouth, N.S. | 200 00 | 200 00 |
| Macdonald, D. D. | Vancouver, B.C. | 100 00 | 100 00 |
| Coffey, Eliz. | Victoria, B.C. | 500 00 | 500 00 |
| Horton, W. T. M. | Halifax, N.S. | 300 00 | 216 00 |
| Slater, A. R. | Sapperton, B.C. | 300 00 | 228 00 |
| Ashton, Eliz. | New Westminster, B.C. | 500 00 | 380 00 |
| Harrison, J. G. | St. John, N.B. | 400 00 | 296 00 |
| Mackasey, S. E. | Halifax, N.S. | 1,000 00 | 1,000 00 |
| Falls, Hugh | Ladner, B.C. | 1,000 00 | 1,000 00 |
| MacDougal, Wm. | Nanaimo, B.C. | 600 00 | 600 00 |
| Stoddart, R. W. C. | Victoria, B.C. | 2,000 00 | 1,800 00 |
| Telfer, Lizzie L. | Vancouver, B.C. | 3,700 00 | 3,700 00 |
| Mantle, M. A. | Kelowna, B.C. | 1,200 00 | 1,032 00 |
| Rowley, H. H. And Ramsay, A. M. | Vancouver, B.C. | 5,000 00 | 5,000 00 |
| Gillespie, A. E. H. | " | 500 00 | 360 00 |
| Harriman, Jas. | Niagara Falls, Ont. | 2,200 00 | 2,100 00 |
| Barr, Mrs. E. M. | Vancouver, B.C. | 1,000 00 | 1,000 00 |
| Archibald, Mrs. B. A. | Moncton, N.B. | 700 00 | 588 00 |
| Archibald, M. B. | Vancouver, B.C. | 700 00 | 616 00 |
| Campbell, Mrs. M. J. B. | Winnipeg, Man. | 1,000 00 | 1,000 00 |
| Wilson, M. W. | Vancouver, B.C. | 500 00 | 500 00 |
| Ramsay, Mrs. Winnifred | " | 3,200 00 | 2,752 00 |
| Smith, D. G. | Victoria, B.C. | 5,000 00 | 2,500 00 |
| Courtney, M. J. | " | 500 00 | 400 00 |
| Gamble, F. C. | " | 5,000 00 | 4,250 00 |
| Morgan, T. C. | Vancouver, B.C. | 2,000 00 | 290 00 |
| Milne, Dr. G. L. | Victoria, B.C. | 1,000 00 | 900 00 |
| Winchester, Rev. A. B. | Toronto, Ont. | 700 00 | 700 00 |
| Keith, J. C., Estate | Vancouver, B.C. | 20,000 00 | 1,123 56 |
| McGuire, J. D. | Salmon Arm, B.C. | 1,000 00 | 500 00 |
| McFeely, E. J. | Vancouver, B.C. | 10,000 00 | 3,400 00 |
| Allan, W. G. | " | 1,000 00 | 700 00 |
| Mable, L. E. | Victoria, B.C. | 400 00 | 84 00 |
| Poole, I. R. | Caseade, B.C. | 2,000 00 | 1,000 00 |
| Murdoff, H. M. | Winnipeg, Man. | 3,500 00 | 385 00 |
| Thomson, J. W. | Vancouver, B.C. | 2,500 00 | 1,150 00 |
| Campbell, R. G. | " | 500 00 | 320 00 |
| Baxter, S. | Victoria, B.C. | 500 00 | 500 00 |
| Fuak, Dr. E. H. | Vancouver, B.C. | 1,000 00 | 740 00 |
| Gore, C. H. | " | 1,000 00 | 100 00 |
| McLennan, Dr. J. K. | Winnipeg, Man. | 5,000 00 | 2,650 00 |
| Wylde, M. A. | Strathcona, Shawnigan Lake, B.C. | 2,500 00 | 800 00 |
| Wylde, Mrs. A. E. | " " | 2,500 00 | 800 00 |
| Gillies, Dr. B. D. | Vancouver, B.C. | 2,000 00 | 680 00 |
| Drost, P. C. | " | 2,000 00 | 1,400 00 |
| Jensea, N. G. | " | 2,500 00 | 1,750 00 |
| Barr, M. J. | " | 1,000 00 | 175 00 |
| Steia, W. T. | " | 1,000 00 | 800 00 |
| Douglas & Co. | Winnipeg, Man. | 2,500 00 | 1,400 00 |
| Campbell, C. J. | " | 5,000 00 | 2,350 00 |
| Dresser, W. W. | Vancouver, B.C. | 1,000 00 | 105 00 |
| Dyke, G. J. | " | 500 00 | 55 00 |
| Hooper, Thos. | " | 5,000 00 | 550 00 |
| McFarlane, J. W. | Vancouver, B.C. | 5,000 00 | 133 34 |
| Vancouver Auto & Cycle Co., Ltd. | " | 5,000 00 | 560 00 |
| Douglass, J. | Winnipeg, Man. | 2,500 00 | 1,675 00 |
| Seabold, J. A. | Vancouver, B.C. | 1,000 00 | 110 00 |

SESSIONAL PAPER No. 8

THE PACIFIC COAST INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|
| | | $ cts. | $ cts. |
| Brubaker, A. J. | Victoria, B. C. | 1,000 00 | 326 09 |
| Dill, J. C. | Vancouver, B.C. | 10,000 00 | 1,100 00 |
| McIntosh, M. A. | Winnipeg, Man. | 5,000 00 | 4,000 00 |
| Wolfson, Leon | " | 1,000 00 | 600 00 |
| Escott, W. H. | " | 1,000 00 | 500 00 |
| Taylor, F. G. | Portage la Prairie, Man. | 5,000 00 | 3,301 25 |
| Colwill, J. R. | Regina, Sask. | 500 00 | 110 00 |
| Cowan, H. J. | Portage la Prairie, Man. | 1,000 00 | 425 00 |
| Patrick, J. A. M. | Yorkton, Sask. | 1,000 00 | 300 00 |
| Bulyea, G. H. V. | Edmonton, Alta. | 20,000 00 | 2,100 00 |
| Mould, J. W. | " | 1,000 00 | 600 00 |
| Green, F. J. | Calgary, Alta. | 2,000 00 | 640 00 |
| Gibbard, F. E. | Vancouver, B.C. | 300 00 | 46 00 |
| Rutherford, A. C. | South Edmonton, Alta. | 1,000 00 | 700 00 |
| Dodson, F. | Vancouver, B.C. | 1,000 00 | 107 00 |
| McKechnie, A. | " | 500 00 | 155 00 |
| Argue, W. P. | " | 10,000 00 | 1,120 00 |
| Pither, Luke | Victoria, B.C. | 10,000 00 | 3,200 00 |
| Hall, Dr. Lewis | " | 1,000 00 | 105 00 |
| Carstens, Hugo | Winnipeg, Man. | 5,000 00 | 1,120 00 |
| Steele, F. | " | 200 00 | 42 00 |
| Darke, F. N. | Regina, Sask. | 4,000 00 | 2,320 00 |
| Perdue, G. M. | Victoria, B.C. | 2,500 00 | 2,000 00 |
| Walker, Rev. Andrew | " | 2,500 00 | 850 00 |
| Beattie, Wm. | " | 500 00 | 200 00 |
| Taylor, R. R. | " | 2,000 00 | 1,200 00 |
| Maynard, Jos. | " | 500 00 | 500 00 |
| Maynard, Catherine | " | 500 00 | 500 00 |
| Amonson, L. S., Estate | Philadelphia, Pa. | 5,000 00 | 2,300 00 |
| Mulgrew, John | Vancouver, B.C. | 200 00 | 20 00 |
| Galloway, E. J. | " | 500 00 | 384 87 |
| Robertson, David | " | 1,000 00 | 1,000 00 |
| Hackett, J. W. | " | 1,000 00 | 700 00 |
| Fletcher, Bros. | Victoria, B.C. | 5,000 00 | 1,600 00 |
| Rodgers, D. G. | Vancouver, B.C. | 500 00 | 100 00 |
| McNair, J. A. | " | 10,000 00 | 1,870 00 |
| Bone, F. S. | Victoria, B.C. | 1,000 00 | 937 50 |
| Bridgman, A. W. | " | 1,000 00 | 500 00 |
| Dyke, F. W. | Vancouver, B.C. | 10,000 00 | 2,800 00 |
| Skelding, W. W. | " | 500 00 | 105 00 |
| Martin, Miss M. M. | " | 1,500 00 | 1,500 00 |
| Martin, Miss J. I. | " | 1,500 00 | 1,500 00 |
| Hanscome, S. M. | " | 2,000 00 | 2,000 00 |
| Dougherty, R. F. | " | 10,000 00 | 6,821 50 |
| Thomson, Miss M. K. | Brooklyn, N.Y. | 1,000 00 | 1,000 00 |
| Rowley, H. H. & Vibert P. | Vancouver, B.C. | 500 00 | 500 00 |
| Telfer, Isabella M. | Galt, Ont. | 800 00 | 608 00 |
| Bailey, L. A. | Moose Jaw, Sask. | 1,500 00 | 1,460 00 |
| Clarke, Mrs. Mary M. | Victoria, B.C. | 3,700 00 | 3,700 00 |
| Lawson, J. H. & Henry G. | " | 5,900 00 | 5,900 00 |
| Skinner, Fanny J. | Nanaimo, B.C. | 1,500 00 | 1,500 00 |
| Lewis, Mrs. J. | Vancouver, B.C. | 1,700 00 | 1,336 00 |
| Stonham, E. & Hadon, R. N. (in trust) | " | 200 00 | 200 00 |
| Durrant, Chas. W. (in trust) | " | 500 00 | 500 00 |
| Tremaine, D. L. | Halifax, N.S. | 200 00 | 200 00 |
| Tremaine, Mary F. | " | 300 00 | 300 00 |
| Newcombe, Chas. | Victoria, B.C. | 4,200 00 | 3,752 00 |
| Thomson, Mrs. Mary | " | 1,000 00 | 1,000 00 |
| Mills, L. C. | " | 1,000 00 | 1,000 00 |
| Totals | | $831,600 00 | $ 587,421 87 |

## THE PROTECTIVE ASSOCIATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 10, 1917.)

J. T. Farish, Pres.; Nelson Mitchell, Vice-Pres.; Eugene E. Gleason, W. D. Bradford, Daniel K. Cowley, M.D., Geo. H. Sherwood, James G. Fuller.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

| Name. | Address. | No. of shares. | Amount sub-scribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| J. T. Farish | Winston-Salem, Box 446, N.C. | 115 | 11,500 00 | 4,600 00 |
| Nelson Mitchell | Granby, Que. | 115 | 11,500 00 | 4,600 00 |
| E. E. Gleason | " | 115 | 11,500 00 | 4,600 00 |
| W. D. Bradford | " | 94 | 9,400 00 | 3,760 00 |
| Jas. G. Fuller | " | 40 | 4,000 00 | 1,600 00 |
| D. K. Cowley, M.D. | " | 10 | 1,000 00 | 400 00 |
| Geo. H. Sherwood | Cardinal, Ont. | 11 | 1,100 00 | 440 00 |
| Totals | | 500 | $ 50,000 00 | $ 20,000 00 |

## QUEBEC FIRE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 26, 1917.)

Victor Chateauvert, Pres.; A. W Blake, A. E. Blogg, Alex. MacLean, Wm. A. Sims, Colin E. Sword, Alfred Wright, R. Audette, E. G. Meredith.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1916.)

| Name. | Address. | No. of shares. | Amount sub-scribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Blake, A. W. | Winnipeg, Man. | 10 | 450 00 | 250 00 |
| Blogg, A. E. | Toronto, Ont. | 10 | 450 00 | 250 00 |
| Chateauvert, V. | Quebec, Que. | 10 | 450 00 | 250 00 |
| Audette, R. | " | 10 | 450 00 | 250 00 |
| MacLean, Alex. | Toronto, Ont. | 10 | 450 00 | 250 00 |
| London & Lancashire Fire Insurance Co., Ltd. | Liverpool, Eng. | 4,910 | 220,950 00 | 122,750 00 |
| Sims, W. A. | Florence, Italy | 10 | 450 00 | 250 00 |
| Sword, Colin E. | Montreal, Que. | 10 | 450 00 | 250 00 |
| Wright, Alfred | Toronto, Ont. | 10 | 450 00 | 250 00 |
| Meredith, E. G. | Quebec, Que. | 10 | 450 00 | 250 00 |
| Totals | | 5,000 | $225,000 00 | $ 125,000 00 |

## THE WESTERN ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at March 1, 1917.)

W. R. Brock, Pres.; W. B. Meikle, Vice-Pres.; John Aird; R. Bickerdike, M.P.; Alfred Cooper; H. C. Cox; D. B. Hanna; E. Hay; John Hoskin, K.C.; LL.D.; Z. A. Lash, K.C., LL.D.; Geo. A. Morrow; Lt.-Col. the Hon. Frederick Nicholls; Brig.-Gen. Sir Henry Pellatt; E. A. Robert; E. R. Wood.

LIST OF HOLDERS OF PREFERENCE STOCK—(As at Dec. 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Aird, John | Toronto, Ont. | 250 | 5,000 00 | 5,000 00 |
| Anderson, C. E. (Estate of) | Baltimore, Md. | 40 | 800 00 | 800 00 |
| Bickerdike, Robert, M.P. | Montreal, Que. | 1,250 | 25,000 00 | 25,000 00 |
| Brock, W. R. | Toronto, Ont. | 5,000 | 100,000 00 | 100,000 00 |
| Cameron, D. A. | " | 22,250 | 445,000 00 | 445,000 00 |
| Carpenter, Mrs. Alice B. | Wakefield, Mass. | 100 | 2,000 00 | 2,000 00 |
| Carpenter, Geo. O. | St. Louis, Mo. | 100 | 2,000 00 | 2,000 00 |
| Central Canada Loan and Savings Co. | Toronto, Ont. | 4,945 | 98,900 00 | 98,900 00 |
| Daly, Sir M. B. | Halifax, N.S. | 50 | 1,000 00 | 1,000 00 |
| Donnelly, W. J. | Baltimore, Md. | 60 | 1,200 00 | 1,200 00 |
| DuBois, C. D. (Estate of) | New York, N.Y. | 63 | 1,260 00 | 1,260 00 |
| Frank & DuBois | " | 187 | 3,740 00 | 3,740 00 |
| Gold, James | London, Eng. | 37 | 740 00 | 740 00 |
| Guntrum, L. E. | Cincinnati, Ohio | 40 | 800 00 | 800 00 |
| Hammond, H. C., Exrs. Estate of | Toronto, Ont. | 700 | 14,000 00 | 14,000 00 |
| Hoskin, John, K.C., LL.D. | " | 1,250 | 25,000 00 | 25,000 00 |
| Lash, Z. A., K.C., LL. D. | " | 1,250 | 25,000 00 | 25,000 00 |
| Nicholls, Frederic, Lt.-Col. The Hon. | " | 750 | 15,000 00 | 15,000 00 |
| Osler, Hammond & Nanton | Winnipeg, Man. | 300 | 6,000 00 | 6,000 00 |
| Perrin, Mrs. Miney | New York, N.Y. | 250 | 5,000 00 | 5,000 00 |
| Smith, Davis & Co. | Buffalo, N.Y. | 211 | 4,220 00 | 4,220 00 |
| Smith, F. J. D. | Newtonbrook, Ont. | 40 | 800 00 | 800 00 |
| Toronto Gen'l Trusts Corp'n, Exrs. Estate of J. Kerr Osborne | Toronto, Ont. | 2,500 | 50,000 00 | 50,000 00 |
| Wood, E. R. | " | 8,377 | 167,540 00 | 167,540 00 |
| Totals | | 50,000 | $1,000,000 00 | $1,000,000 00 |

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

LIST OF HOLDERS OF COMMON STOCK—(As at Dec. 31, 1916.)

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Adamson, W. H. | Toronto, Ont. | 10 | 200 00 | 200 00 |
| Agar, Miss Florence | " | 11 | 220 00 | 220 00 |
| Alexander, S. C., Trustees of the late | Birmingham, Eng. | 35 | 700 00 | 700 00 |
| Allan, Mrs. Elsie M. | Toronto, Ont. | 100 | 2,000 00 | 2,000 00 |
| Allison, Mrs. Mary | Ayer's Cliff, Que. | 20 | 400 00 | 400 00 |
| Ardagh, Miss Annie B. | Barrie, Ont. | 30 | 600 00 | 600 00 |
| Ardagh, H. H., Exrs. Estate of | " | 30 | 600 00 | 600 00 |
| Arkell, F. Henry | Woolaston, Eng. | 400 | 8,000 00 | 8,000 00 |
| Armstrong, Mrs. F. J. | Toronto, Ont. | 16 | 320 00 | 320 00 |
| Arnoldi, Mrs. E. Louis | " | 25 | 500 00 | 500 00 |
| Arnoldi, Mrs. Agnes | " | 11 | 220 00 | 220 00 |
| Arnoldi, Frank (in trust for Miss Harriet Burrows) | " | 30 | 600 00 | 600 00 |
| Ayles, Miss Anna | Vancouver, B.C. | 12 | 240 00 | 240 00 |
| Bailey, Mrs. P. L. | Mimico, Ont. | 20 | 400 00 | 400 00 |
| Baillie, James E. | Toronto, Ont. | 37 | 740 00 | 740 00 |
| Bain, Mrs. Helen | Dundas, Ont. | 60 | 1,200 00 | 1,200 00 |
| Bain, Miss Helen D. | " | 50 | 1,000 00 | 1,000 00 |
| Baines, Mrs. Mary L. | Toronto, Ont. | 9 | 180 00 | 180 00 |
| Baird, Hugh N., Exrs. Estate of | " | 120 | 2,400 00 | 2,400 00 |
| Baker, John T., Exrs. Estate of | New York, N.Y. | 250 | 5,000 00 | 5,000 00 |
| Ballantyne, W. L. | Glasgow, Scot. | 24 | 480 00 | 480 00 |
| Barker, Miss Lucy W. | Torrington, Conn. | 16 | 320 00 | 320 00 |
| Barker, Samuel (Estate of) | Hamilton, Ont. | 166 | 3,320 00 | 3,320 00 |
| Barnet, Mrs. J. G. | Renfrew, Ont. | 150 | 3,000 00 | 3,000 00 |
| Bassett, Mrs. Annie | Bowmanville, Ont. | 25 | 500 00 | 500 00 |
| Bassett, Mrs. Mary J. C. | " | 20 | 400 00 | 400 00 |
| Bassett, Thomas, Exrs. Estate of | " | 30 | 600 00 | 600 00 |
| Bate, T. B., Exrs. Estate of | St. Catharines, Ont. | 100 | 2,000 00 | 2,000 00 |
| Bate, W. T. | " | 50 | 1,000 00 | 1,000 00 |
| Bates, F. W. and C. S. Austin | London, E.C., Eng. | 10 | 200 00 | 200 00 |
| Battersby, C. (A. C. Clark, Sarnia, Ont., and H. C. P. Battersby, Exrs. Estate of) | c/o H. C. P. Battersby, Port Dover, Ont. | 26 | 520 00 | 520 00 |
| Baxter, Dighton W. | Bedford Park, Ont. | 10 | 200 00 | 200 00 |
| Baxter, Miss Ellen M. | " | 100 | 2,000 00 | 2,000 00 |
| Bean, Rev. W. H. (Mary Anna Bean, Executrix, Estate of) | Yonkers, N.Y. | 36 | 720 00 | 720 00 |
| Beatty, Mrs. Edith A. | Toronto, Ont. | 68 | 1,360 00 | 1,360 00 |
| Beatty, Mrs. Margaretta E. | " | 25 | 500 00 | 500 00 |
| Beemer, Miss Clara | " | 14 | 280 00 | 280 00 |
| Beemer, Frank, M.D. | Vittoria, Ont. | 8 | 160 00 | 160 00 |
| Beemer, Miss Kate A. | Toronto, Ont. | 35 | 700 00 | 700 00 |
| Beeson, Mrs. Mary W. | Colorado Springs, Col. | 16 | 320 00 | 320 00 |
| Bell-Irving, J. J. | Rokeby, Barnard Castle Durham, Eng. | 400 | 8,000 00 | 8,000 00 |
| Bickerdike, Robert, M.P. | Montreal, Que. | 1,075 | 21,500 00 | 21,500 00 |
| Biggs, Mrs. Gertrude L. | Toronto, Ont. | 53 | 1,060 00 | 1,060 00 |
| Blaker, Rev. C. R. (Mrs. C. R. Blaker and Mrs. E. H. Blaker, Exrs. Estate of) | Chichester, Eng. | 50 | 1,000 00 | 1,000 00 |
| Blaker, E. H. | Northgate, Chichester, Sussex, Eng. | 200 | 4,000 00 | 4,000 00 |
| Blaker, H. M. | The Wallands, Lewes, Sussex, Eng. | 4 | 80 00 | 80 00 |
| Blaker, M. S. | " " | 20 | 400 00 | 400 00 |
| Blaker, Reginald | " " | 12 | 240 00 | 240 00 |

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Blossom, George W | Chicago, Ill | 125 | 2,500 00 | 2,500 00 |
| Bond, J. M. (D. T. Symons, Exr. Estate of) | Toronto, Ont | 38 | 760 00 | 760 00 |
| Bond, George | Guelph, Ont | 20 | 400 00 | 400 00 |
| Boswell, Mrs. Charlotte | Hamilton, Bermuda | 100 | 2,000 00 | 2,000 00 |
| Boyd, Ernest B | New York, N.Y | 125 | 2,500 00 | 2,500 00 |
| Braid, John | London, Eng | 10 | 200 00 | 200 00 |
| Broek, W. R | Toronto, Ont | 607 | 12,140 00 | 12,140 00 |
| Brown, Miss Cornelia C | Owen Sound, Ont | 250 | 5,000 00 | 5,000 00 |
| Brown, Edward B. (Exr. Estate Mrs. Diana Betley) | Toronto, Ont | 75 | 1,500 00 | 1,500 00 |
| Brown, Robert S | " | 50 | 1,000 00 | 1,000 00 |
| Bruce, Robert | Pinner, Eng | 70 | 1,400 00 | 1,400 00 |
| Brunton, Mrs. Harriet A | Newmarket, Ont | 50 | 1,000 00 | 1,000 00 |
| Burder, R. H. R | London, Eng | 750 | 15,000 00 | 15,000 00 |
| Burder, Mrs. A. F | Hampstead, Eng | 2 | 40 00 | 40 00 |
| Burder, John, estate of | " | 50 | 1,000 00 | 1,000 00 |
| Burns, Miss Jennie S | Toronto, Ont | 100 | 2,000 00 | 2,000 00 |
| Cable, Sir Ernest | London, Eng | 250 | 5,000 00 | 5,000 00 |
| Cameron, Mrs. Annie | Toronto, Ont | 40 | 800 00 | 800 00 |
| Cameron, Mrs. Catherine | " | 6 | 120 00 | 120 00 |
| Campbell, D., (W. J. Campbell, Exr. Estate of) | Interlaken, N.Y | 47 | 940 00 | 940 00 |
| Campbell, Mrs. Eleanor | Stonewall, Man | 25 | 500 00 | 500 00 |
| Campbell, Mrs. Mary | Collingwood, Ont | 20 | 400 00 | 400 00 |
| Canada Trust Company | London, Ont | 20 | 400 00 | 400 00 |
| Carey, Wm. (F. Roper and Mrs. M. Carey, exrs. estate of | Toronto, Ont | 60 | 1,200 00 | 1,200 00 |
| Carlyle, Mrs. W. D | " | 179 | 3,580 00 | 3,580 00 |
| Carlyle, James, exr. estate of | " | 125 | 2,500 00 | 2,500 00 |
| Carpenter, E. R. (Miss Louise M. Carpenter and Elihu Stewart, exrs. estate of) | Collingwood, Ont | 100 | 2,000 00 | 2,000 00 |
| Carpenter, George O | St. Louis, Mo | 125 | 2,500 00 | 2,500 00 |
| Carpenter, Mrs. Alice B | Wakefield, Mass | 125 | 2,500 00 | 2,500 00 |
| Carruthers, James | Montreal, Que | 500 | 10,000 00 | 10,000 00 |
| Cawthra, Mrs. E. J. and W. R. Cawthra (in trust) | Toronto, Ont | 110 | 2,200 00 | 2,200 00 |
| Cawthra, Mrs. E. J | " | 50 | 1,000 00 | 1,000 00 |
| Cawthra, W. Herbert | " | 30 | 600 00 | 600 00 |
| Central Canada Loan and Savings Co | " | 12,093 | 241,860 00 | 241,860 00 |
| Central Canada Loan and Savings Co. (in trust) | " | 1,772 | 35,440 00 | 35,440 00 |
| Champion, Charles (Brantford Trust Co., exrs. estate of) | Brantford, Ont | 53 | 1,060 00 | 1,060 00 |
| Chester, John George | Toronto, Ont | 50 | 1,000 00 | 1,000 00 |
| Cheyne, A. D | London, Eng | 80 | 1,600 00 | 1,600 00 |
| Chipman, Willis | Toronto, Ont | 100 | 2,000 00 | 2,000 00 |
| Chute, Miss Eliza and Agnes (in trust) | " | 15 | 300 00 | 300 00 |
| Clark, Andrew | Dundas, Ont | 100 | 2,000 00 | 2,000 00 |
| Clark, James A | Greensville, Ont | 25 | 500 00 | 500 00 |
| Clark, Mrs. Janet | Toronto, Ont | 50 | 1,000 00 | 1,000 00 |
| Cockburn, Mrs. Mary E | " | 902 | 18,040 00 | 18,040 00 |
| Coffee, J. F | " | 50 | 1,000 00 | 1,000 00 |
| Coles, Ernest | Arnolds, Holmwood, Surrey, Eng | 100 | 2,000 00 | 2,000 00 |
| Cooch, A. C | Toronto, Ont | 30 | 600 00 | 600 00 |
| Cook, J. L., exrs. estate of | " | 50 | 1,000 00 | 1,000 00 |
| Cooke, Trevor E | " | 40 | 800 00 | 800 00 |
| Cooper, Alfred | London, Eng | 100 | 2,000 00 | 2,000 00 |
| Coulthard, W. W | Peterboro, Ont | 10 | 200 00 | 200 00 |
| Coutts, James | Ufford, Muskoka, Ont | 50 | 1,000 00 | 1,000 00 |
| Cox, H. C | Toronto, Ont | 250 | 5,000 00 | 5,000 00 |
| Cox, H. C. and W. B. Meikle (in trust) | " | 1,180 | 23,600 00 | 23,600 00 |
| Craig, Rev. Robert J | Demorestville, Ont | 4 | 80 00 | 80 00 |
| Craig, Miss Gertrude R | Kingston, Ont | 2 | 40 00 | 40 00 |
| Crocker, Sydney | Toronto, Ont | 15 | 300 00 | 300 00 |
| Crosbie, C. A | Vancouver, B.C | 25 | 500 00 | 500 00 |

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Crosley, Geo. R. | Milwaukee, Wis. | 25 | 500 00 | 500 00 |
| Crosley, Geo. R. (trustee) | " | 50 | 1,000 00 | 1,000 00 |
| Crowther, W. C. | Toronto, Ont. | 40 | 800 00 | 800 00 |
| Cryderman, J. H. | Bowmanville, Ont. | 50 | 1,000 00 | 1,000 00 |
| Cunningham, Mrs. Margaret | Guelph, Ont. | 222 | 4,440 00 | 4,440 00 |
| Currie, Miss Louisa S. | Omemee, Ont. | 16 | 320 00 | 320 00 |
| Dadson, Mrs. Amanda V. S. | Paris, Ont. | 100 | 2,000 00 | 2,000 00 |
| Dalton, C. C. | Toronto, Ont. | 575 | 11,500 00 | 11,500 00 |
| Dalton, R. C. | " | 5 | 100 00 | 100 00 |
| Davidson, S. F. (D. C. and N. F. Davidson, exrs. estate of) | " | 37 | 740 00 | 740 00 |
| Davy, John | Cleveland, Ohio. | 5 | 100 00 | 100 00 |
| DeGex, Leonard M. | Prince Rupert, B.C. | 16 | 320 00 | 320 00 |
| Demers, Mrs. A. | Montreal, Que. | 10 | 200 00 | 200 00 |
| Dennis, M. L. | Batavia, N.Y. | 50 | 1,000 00 | 1,000 00 |
| Denny, John (A. Denny, W. A. Cameron and J. A. Worrell, exrs. estate of) | Toronto, Ont. | 100 | 2,000 00 | 2,000 00 |
| Des Voeux, H. J. | London, England. | 10 | 200 00 | 200 00 |
| Dewar, George T. | Toronto, Ont. | 5 | 100 00 | 100 00 |
| Dewart, Mrs. E. | " | 20 | 400 00 | 400 00 |
| Dickson, Robert | St. Marys, Ont. | 200 | 4,000 00 | 4,000 00 |
| Dight, Norris, exrs. estate of | Thedford, Ont. | 20 | 400 00 | 400 00 |
| Dingman, Mrs. A. C. | Toronto, Ont. | 25 | 500 00 | 500 00 |
| Donnelly, Thos., exrs. estate of | Kingston, Ont. | 20 | 400 00 | 400 00 |
| Drew, Mrs. A. J. S. | Guelph, Ont. | 5 | 100 00 | 100 00 |
| DuBois, Cornelius (estate of) | New York, N.Y. | 395 | 7,900 00 | 7,900 00 |
| DuBois, Cornelius D. | " | 290 | 5,800 00 | 5,800 00 |
| Duff, Miss Marie E. | Toronto, Ont. | 7 | 140 00 | 140 00 |
| Duffet, Mrs. Margaret | " | 12 | 240 00 | 240 00 |
| Duffet, Walter | " | 277 | 5,540 00 | 5,540 00 |
| Dundas, J. R., exrs. estate of | " | 50 | 1,000 00 | 1,000 00 |
| Dunlop, Miss Mary Mildred | Richmond, Va. | 2 | 40 00 | 40 00 |
| Dunlop, Robert J. | Glasgow, Scotland. | 100 | 2,000 00 | 2,000 00 |
| Dunlop, Thomas | " | 100 | 2,000 00 | 2,000 00 |
| Dunn, Jessie W. | Toronto, Ont. | 25 | 500 00 | 500 00 |
| Dunnet, Mrs. Jessie | " | 75 | 1,500 00 | 1,500 00 |
| Dupuis, Mrs. Annie | Kingston, Ont. | 20 | 400 00 | 400 00 |
| Egleston, Ann | Ancaster, Ont. | 37 | 740 00 | 740 00 |
| Elliott, Miss Kate A. | London, Ont. | 60 | 1,200 00 | 1,200 00 |
| Ellis, Mrs. Mary E. | Toronto, Ont. | 16 | 320 00 | 320 00 |
| Emery, Misses Charlotte E. and Harriett M. | Port Burwell, Ont. | 25 | 500 00 | 500 00 |
| Evans, Mrs. Mary E. (estate of) | London, Ont. | 48 | 960 00 | 960 00 |
| Ewing, Mrs. Isabella | Rosthern, Sask. | 25 | 500 00 | 500 00 |
| Farmer, Margaret | Ancaster, Ont. | 37 | 740 00 | 740 00 |
| Farthing, J. M. (in trust) | Aylmer, Ont. | 10 | 200 00 | 200 00 |
| Farwell, W. G., M.D. (in trust) | New York, N.Y. | 70 | 1,400 00 | 1,400 00 |
| Fauquier, G. E. | Ottawa, Ont. | 250 | 5,000 00 | 5,000 00 |
| Featherstonhaugh, Mrs. C. L. | Toronto, Ont. | 55 | 1,100 00 | 1,100 00 |
| Feeney, Farrel C. | " | 10 | 200 00 | 200 00 |
| Ferguson, Walter J. | New Orleans, La. | 20 | 400 00 | 400 00 |
| Fernie, Mrs. D. M. | Belfast, Ireland. | 40 | 800 00 | 800 00 |
| Fernie, W. J. | " | 360 | 7,200 00 | 7,200 00 |
| Fernie, W. K. | Liverpool, Eng. | 50 | 1,000 00 | 1,000 00 |
| Ferrier, Miss Annie | Orangeville, Ont. | 13 | 260 00 | 260 00 |
| Ffolkes, Miss Agnes Ann | Toronto, Ont. | 103 | 2,060 00 | 2,060 00 |
| Field, Mrs. Isabel | " | 50 | 1,000 00 | 1,000 00 |
| Fitton, Cecil H.<br>Fitton, Minnie<br>Fitton, Horace W. (Trustees) | Brantford, Ont. | 10 | 200 00 | 200 00 |
| Fitton, H. W. | " | 8 | 160 00 | 160 00 |
| Fitzgerald, William | Unknown. | 5 | 100 00 | 100 00 |
| Forbes, Geo. D. | Hespeler, Ont. | 52 | 1,040 00 | 1,040 00 |
| Forbes, Geo. D. and J. J. Shaw (in trust) | " | 52 | 1,040 00 | 1,040 00 |
| Forbes, Geo. D. and J. J. Shaw (in trust) | " | 52 | 1,040 00 | 1,040 00 |
| Forbes, Geo. D. and J. J. Shaw (in trust) | " | 52 | 1,040 00 | 1,040 00 |

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Forster, J. W. L. | Toronto, Ont. | 10 | 200 00 | 200 00 |
| Foster, C. C. | " | 10 | 200 00 | 200 00 |
| Foster, Ethel A. G. | " | 13 | 260 00 | 260 00 |
| Foster, Harold W. A. | " | 13 | 260 00 | 260 00 |
| Fox, G. W. | Liverpool, Eng. | 92 | 1,840 00 | 1,840 00 |
| Frank, Emil H. | New York, N.Y. | 380 | 7,600 00 | 7,600 00 |
| Frank, George S. | " | 60 | 1,200 00 | 1,200 00 |
| Freyseng, Peter | Toronto, Ont. | 175 | 3,500 00 | 3,500 00 |
| Frink, H. W. | St. John, N.B. | 25 | 500 00 | 500 00 |
| Frink, R. W. W. | " | 250 | 5,000 00 | 5,000 00 |
| Fullard, R. J. B | Prince Albert, Sask. | 5 | 100 00 | 100 00 |
| Fulton, R. R., exrs. estate of | Toronto, Ont. | 146 | 2,920 00 | 2,920 00 |
| Gamble, Mrs. Matilda | " | 57 | 1,140 00 | 1,140 00 |
| Gamsby, Mrs. Rosa A. B. | Oscala, Fla. | 96 | 1,920 00 | 1,920 00 |
| Garrett, Mrs. Minnie L. | Kingston, Ont. | 25 | 500 00 | 500 00 |
| Gash, Jane, exrs. estate of | Toronto, Ont. | 50 | 1,000 00 | 1,000 00 |
| Gash, N. B. | " | 25 | 500 00 | 500 00 |
| Gentles, Mrs. Margaret | Kincardine, Ont. | 75 | 1,500 00 | 1,500 00 |
| George, W. H. | Toronto, Ont. | 5 | 100 00 | 100 00 |
| Gibbs, H. M., exrs. estate of | Philadelphia, Pa. | 25 | 500 00 | 500 00 |
| Gibson, Hon. William, estate of | Hamilton, Ont. | 412 | 8,240 00 | 8,240 00 |
| Gibson, Lady Elizabeth M. | " | 100 | 2,000 00 | 2,000 00 |
| Gibson, Rev. J. | Thornhill, Ont. | 25 | 500 00 | 500 00 |
| Gill, Robert | Ottawa, Ont. | 20 | 400 00 | 400 00 |
| Gilleland, L. J. | Ayton, Ont. | 10 | 200 00 | 200 00 |
| Gilmour, Miss Alice | Toronto, Ont. | 5 | 100 00 | 100 00 |
| Glover, Mrs. H. B. Q. | Liverpool, England | 50 | 1,000 00 | 1,000 00 |
| Goad, C. E., exrs. estate of | Toronto, Ont. | 700 | 14,000 00 | 14,000 00 |
| Gold, James | London, Eng. | 75 | 1,500 00 | 1,500 00 |
| Gordon, William | Unknown | 3 | 60 00 | 60 00 |
| Gorham, Mrs. Helen D. | Milton, Ont. | 12 | 240 00 | 240 00 |
| Gould, Isaac J. | Uxbridge, Ont. | 125 | 2,500 00 | 2,500 00 |
| Gourley, Mrs. Lottie E. | Toronto, Ont. | 50 | 1,000 00 | 1,000 00 |
| Gowans, John, exrs. estate of | " | 150 | 3,000 00 | 3,000 00 |
| Graham, Mrs. Ada | Fairhope, Baldwin Co., Alabama | 50 | 1,000 00 | 1,000 00 |
| Graham, James | Lindsay, Ont. | 125 | 2,500 00 | 2,500 00 |
| Graham, Sir John H. M. | Glasgow, Scotland | 250 | 5,000 00 | 5,000 00 |
| Grant, Miss Aggie G. | Woodville, Ont. | 72 | 1,440 00 | 1,440 00 |
| Grassett, Fred. LeM., M.D. | Toronto, Ont. | 114 | 2,280 00 | 2,280 00 |
| Gray, Wm. | New York, N.Y. | 20 | 400 00 | 400 00 |
| Gunn, Miss Tena | Toronto, Ont. | 25 | 500 00 | 500 00 |
| Guntrum, L. E. | Cincinnati, Ohio. | 50 | 1,000 00 | 1,000 00 |
| Gzowski, Mrs. Vera M. | Toronto, Ont. | 4 | 80 00 | 80 00 |
| Hall, Bertha F. | Vancouver, B.C. | 20 | 400 00 | 400 00 |
| Hamilton, James, exrs. estate of | Warkworth, Ont. | 100 | 2,000 00 | 500 00 |
| Hammond, Mrs. Isabella | Erindale, Ont. | 386 | 7,720 00 | 3,720 00 |
| Hamlin, Mrs. Helen | Fergus, Ont. | 15 | 300 00 | 300 00 |
| Hanna, D. B. and W. B. Meikle (in trust) | Toronto, Ont. | 5,492 | 109,840 00 | 109,840 00 |
| Hanna, D. B. | " | 325 | 6,500 00 | 6,500 00 |
| Harrington, Fred. | " | 19 | 380 00 | 380 00 |
| Harrington, Mrs. Catherine | " | 1 | 20 00 | 20 00 |
| Harrington, Miss Kate | " | 25 | 500 00 | 500 00 |
| Harrington, Joseph | Jerseyville, Ont. | 37 | 740 00 | 740 00 |
| Harrington, William | Ancaster, Ont. | 37 | 740 00 | 740 00 |
| Harris Trust, The | Brantford, Ont. | 50 | 1,000 00 | 1,000 00 |
| Harris, A. B. | Clarkson, Ont. | 22 | 440 00 | 440 00 |
| Harris, Lloyd | Brantford, Ont. | 340 | 6,800 00 | 6,800 00 |
| Harris, Mrs. Mary H. S. V. | Clarkson, Ont. | 62 | 1,240 00 | 1,240 00 |
| Harris, Miss Naomi M. | " | 54 | 1,080 00 | 1,080 00 |
| Harris, Miss Annie L. | " | 54 | 1,080 00 | 1,080 00 |
| Harris, Miss Lucy L. | Toronto, Ont. | 61 | 1,220 00 | 1,220 00 |
| Hart, M. G. Agt. and G. H. Hodgetts, Acct. (in trust) | " | 73 | 1,460 00 | 1,460 00 |
| Harvey, Edmund | Guelph, Ont. | 7 | 140 00 | 140 00 |

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Harvey, Mrs. Joanna L. (in trust) | Guelph, Ont. | 10 | 200 00 | 200 00 |
| Haszard, Horace | Charlottetown, P.E.I. | 50 | 1,000 00 | 1,000 00 |
| Heakes, Rev. William | Lewiston, N.Y. | 40 | 800 00 | 800 00 |
| Heape, Mrs. Barbara | Liverpool, Eng. | 450 | 9,000 00 | 9,000 00 |
| Hefferman, Miss N. C. | Toronto, Ont. | 80 | 1,600 00 | 1,600 00 |
| Henderson, John | Ottawa, Ont. | 125 | 2,500 00 | 2,500 00 |
| Henry, John, exrs. estate of | Toronto, Ont. | 20 | 400 00 | 400 00 |
| Hepburn, R. H. | Winnipeg, Man. | 5 | 100 00 | 100 00 |
| Hewat, Miss Florence E. | Halifax, N.S. | 20 | 400 00 | 400 00 |
| Heyd, George B. | Brantford, Ont. | 65 | 1,300 00 | 1,300 00 |
| Hime, W. L. and M. W. (in trust) | Toronto, Ont. | 20 | 400 00 | 400 00 |
| Hinde, George J. | Croydon, Surrey, Eng. | 750 | 15,000 00 | 15,000 00 |
| Hirschberg, Mary | St. Louis, Mo. | 63 | 1,260 00 | 1,260 00 |
| Hobson, Mrs. Agnes | Guelph, Ont. | 60 | 1,200 00 | 1,200 00 |
| Hobson, Mrs. R. M. | Toronto, Ont. | 100 | 2,000 00 | 2,000 00 |
| Hobson, J. Henry | Redcliffe, Dowlish, Eng. | 200 | 4,000 00 | 4,000 00 |
| Hodgkinson, F. A. | London, Eng. | 30 | 600 00 | 600 00 |
| Hodgins, Frank E. (trustee Wm. Thompson estate) | Toronto, Ont. | 30 | 600 00 | 600 00 |
| Hogg, Mrs. Mary Harvey and Gerard Lake Crole | London, N., Eng. Edinburgh, Scot. | 15 | 300 00 | 300 00 |
| Holcroft, Mrs. M. S. (estate of), c/o H. S. Holcroft | Toronto, Ont. | 10 | 200 00 | 200 00 |
| Holcroft, H. S. | " | 5 | 100 00 | 100 00 |
| Hood, John (in trust) | Winnipeg, Man. | 25 | 500 00 | 500 00 |
| Hooper, Chas. E., exrs. estate of, c/o Dr. E. M. Hooper | Toronto, Ont. | 63 | 1,260 00 | 1,260 00 |
| Hopkins, George, (exrs. estate of) | London, Eng. | 7 | 140 00 | 140 00 |
| Horne, George, (exrs. estate of) | Toronto, Ont. | 48 | 960 00 | 960 00 |
| Horne, Miss Mary | Tillsonburg, Ont. | 14 | 280 00 | 280 00 |
| Hornsby, Harry | Leamington, Eng. | 17 | 340 00 | 340 00 |
| Hornsby, Mrs. Julia | Toronto, Ont. | 11 | 220 00 | 220 00 |
| Hoskin, John, K.C., LL.D. | " | 75 | 1,500 00 | 1,500 00 |
| Howe, Etna D. | " | 100 | 2,000 00 | 2,000 00 |
| Hughes, Mrs. Jerusha D. | " | 150 | 3,000 00 | 3,000 00 |
| Hunter, J. H., exrs. estate of | " | 255 | 5,100 00 | 5,100 00 |
| Ince, William (trustee) | " | 103 | 2,060 00 | 2,060 00 |
| Inglis, Miss Annie | London, S.W., Eng. | 10 | 200 00 | 200 00 |
| Jackes, Mrs. Henrietta | Toronto, Ont. | 20 | 400 00 | 400 00 |
| Jackes, Price, exrs. estate of | " | 132 | 2,640 00 | 2,640 00 |
| Jackson, George J. | Simcoe, Ont. | 10 | 200 00 | 200 00 |
| Jackson, Alexander H. | Buffalo, N.Y. | 10 | 200 00 | 200 00 |
| Jackson, Mrs. M. Lane | Horton Lodge, Slough, Eng. | 20 | 400 00 | 400 00 |
| Jackson, Mrs. Emma E. | Scarboro, Ont. | 5 | 100 00 | 100 00 |
| Jackson, Thompson | " | 20 | 400 00 | 400 00 |
| Jager, A. N. R. | Liverpool, Eng. | 25 | 500 00 | 500 00 |
| Jager, B. M. | " | 50 | 1,000 00 | 1,000 00 |
| Jarvis, Mrs. Jennie | Toronto, Ont. | 47 | 940 00 | 940 00 |
| Johnston, James A., exrs. estate of | " | 50 | 1,000 00 | 1,000 00 |
| Johnston, Miss Sidney M. | " | 75 | 1,500 00 | 1,500 00 |
| Jones, Grey | Liverpool, Eng. | 10 | 200 00 | 200 00 |
| Jones, Thomas E. | Toronto, Ont. | 9 | 180 00 | 180 00 |
| Jones, Rev. William, exrs. estate of | " | 3 | 60 00 | 60 00 |
| Jones, W. E. | Liverpool, Eng. | 20 | 400 00 | 400 00 |
| Keefer, W. Napier | Toronto, Ont. | 55 | 1,100 00 | 1,100 00 |
| Kehoe, Christopher I. | Care of F. D. Hirschberg & Co., St. Louis, Mo. | 62 | 1,240 00 | 1,240 00 |
| Keith, David S. | Toronto, Ont. | 65 | 1,300 00 | 1,300 00 |
| Kennaway, Miss Gertrude E. | Ottery, St. Marys, Devonshire, Eng. | 27 | 540 00 | 540 00 |
| Kennaway, Rt. Hon. Sir John H. (Bart.) | Ottery, St. Marys, Devonshire, Eng. | 150 | 3,000 00 | 3,000 00 |
| Kennedy, Miss Belle H. | San Francisco, Cal. | 1 | 20 00 | 20 00 |
| Kennedy, Miss Grace M. | " | 1 | 20 00 | 20 00 |

SESSIONAL PAPER No. 8

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Kennedy, Wm. B., M.D. | Guelph, Ont. | 32 | 640 00 | 640 00 |
| Kenny, J. J., exrs. estate of. | Care of Mrs. P. L. Bailey, Mimico, Ont. | 2,089 | 41,780 00 | 41,780 00 |
| Kent, Mrs. Caroline | Toronto, Ont. | 1,213 | 24,260 00 | 24,260 00 |
| Ketchum, Mrs. Carrie E. | Gananoque, Ont. | 56 | 1,120 00 | 1,120 00 |
| King, Miss Emma | Quebec, Que. | 20 | 400 00 | 400 00 |
| Kirkpatrick, Rev. Francis Grant | Kingston Mills, Ont. | 5 | 100 00 | 100 00 |
| Kirkpatrick, Chas. Stafford | Kingston, Ont. | 5 | 100 00 | 100 00 |
| Kirkpatrick, Herbert Rutherford | Montreal, Que. | 5 | 100 00 | 100 00 |
| Kirkpatrick Henrietta Helen | " | 5 | 100 00 | 100 00 |
| Kirkpatrick, Annie Kathleen | Saranac Lake, N.Y. | 5 | 100 00 | 100 00 |
| Kirkpatrick, Mrs. Harriet B. | Kingston, Ont. | 41 | 820 00 | 820 00 |
| Knight, Edward | Rotterdam, Holland | 20 | 400 00 | 400 00 |
| Knox, Mrs. Leonora J. | Toronto, Ont. | 6 | 120 00 | 120 00 |
| Knox, William | " | 6 | 120 00 | 120 00 |
| Knowles, Miss Mary G. | Albany, N. Y. | 12 | 240 00 | 240 00 |
| Laird, Alexander (estate of) | Toronto, Ont. | 34 | 680 00 | 680 00 |
| Lamond, Mrs. M. L. A. | Richmond, Surrey, Eng. | 50 | 1,000 00 | 1,000 00 |
| Langley, H. George | Toronto, Ont. | 35 | 700 00 | 700 00 |
| Langrish, W. J. | London, E.C., Eng. | 10 | 200 00 | 200 00 |
| Larkin, P., exrs. estate of. | Care of Mrs. E. M. Larkin, St. Catharines, Ont. | 100 | 2,000 00 | 2,000 00 |
| Lash, Z. A., K.C., LL.D. | Toronto, Ont. | 34 | 680 00 | 680 00 |
| Lash-Miller, Mrs. P. C. | " | 30 | 600 00 | 600 00 |
| Latta, James G. | London, Eng. | 130 | 2,600 00 | 2,600 00 |
| Law, William | Glasgow, Scot. | 72 | 1,440 00 | 1,440 00 |
| Lawrence, G. W., exrs. estate of. | Care of W. N. Lawrence, Stratford, Ont. | 55 | 1,100 00 | 1,100 00 |
| Lawrence, William | Stratford, Ont. | 50 | 1,000 00 | 1,000 00 |
| Leggatt, Catherine M. | Hamilton, Ont. | 50 | 1,000 00 | 1,000 00 |
| Leggatt, John | " | 50 | 1,000 00 | 1,000 00 |
| Leggatt, Matthew H. | Vancouver, B.C. | 50 | 1,000 00 | 1,000 00 |
| Leggatt, William | Montreal, Que. | 50 | 1,000 00 | 1,000 00 |
| Lee, Frank P. | Toronto, Ont. | 25 | 500 00 | 500 00 |
| Lipscomb, H. J., exrs. estate of. | La Plaza Apts., Toronto, Ont. | 50 | 1,000 00 | 1,000 00 |
| Little, Rev. James, M.A. (estate of) | Belfast, Ireland | 250 | 5,000 00 | 5,000 00 |
| Little, Dr. L. S. (Rosetta Annie Little and Chas. Jas. Colbrooke Little, exrs. estate of) | The Roughets, Whitehill, Bletchingley, Surrey, Eng. | 20 | 400 00 | 400 00 |
| Locke, J. T. | J. T. Locke & Co., Toronto, Ont. | 10 | 200 00 | 200 00 |
| Long, Thomas | Toronto, Ont. | 754 | 15,080 00 | 15,080 00 |
| Long, Miss Annie | " | 80 | 1,600 00 | 1,600 00 |
| Long, Thomas (in trust) | " | 100 | 2,000 00 | 2,000 00 |
| Long, F. S. | London, Eng. | 2 | 40 00 | 40 00 |
| Logan, F. G. | Care of James Lumbers & Co., Toronto, Ont. | 45 | 900 00 | 900 00 |
| Loucks, Mrs. Harriett | Winnipeg, Man. | 6 | 120 00 | 120 00 |
| Lyons, Miss Antonia E. | Toronto, Ont. | 12 | 240 00 | 240 00 |
| MacDonald, Miss Alice | Guelph, Ont. | 12 | 240 00 | 240 00 |
| MacDonald, Mrs. Sarah M. | Toronto, Ont. | 12 | 240 00 | 240 00 |
| MacDonald, Col. A. H., K.C. | Guelph, Ont. | 10 | 200 00 | 200 00 |
| MacGillivray, Clara D. | Kingston, Ont. | 22 | 440 00 | 440 00 |
| MacKay, Geo. S., exrs. estate of. | Toronto, Ont. | 32 | 640 00 | 640 00 |
| MacMahon, H. P. | Inspector, Traders Bank, Winnipeg, Man. | 50 | 1,000 00 | 1,000 00 |
| MacPherson, Miss Katherine L. | Montreal, Que. | 12 | 240 00 | 240 00 |
| MacPherson, Gilbert G. | Rochester, N.Y. | 50 | 1,000 00 | 1,000 00 |
| Maddison, Mrs. C. A. (in trust) | Toronto, Ont. | 11 | 220 00 | 220 00 |
| Mahony, Mrs. M. E. | Oakville, Ont. | 5 | 100 00 | 100 00 |
| Mann, John, jr. | Glasgow, Scot. | 36 | 720 00 | 720 00 |
| Mann, Ludovic M. | " | 72 | 1,440 00 | 1,440 00 |

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Manning, Mrs. Francis | New York, N.Y. | 15 | 300 00 | 300 00 |
| Manning, Alex., exrs. estate of | Toronto, Ont. | 400 | 8,000 00 | 8,000 00 |
| Manitoba College | Winnipeg, Man. | 105 | 2,100 00 | 2,100 00 |
| Mara, Miss Ida M | Lucan, Ont. | 15 | 300 00 | 300 00 |
| Marks, Mrs. Emille P., exrs. estate of | Toronto, Ont. | 25 | 500 00 | 500 00 |
| Marriott, Charles | " | 100 | 2,000 00 | 2,000 00 |
| Martin, Percy | Vancouver, B.C. | 5 | 100 00 | 100 00 |
| Martin, Thomas B. (trustee) | Cayuga, Ont. | 40 | 800 00 | 800 00 |
| Mason, J. Cooper, mgr. Calvert, A. E., asst. mgr. (in trust) | Toronto, Ont. | 1,308 | 26,160 00 | 26,160 00 |
| Masson, Wm. exrs. estate of | " | 122 | 2,440 00 | 2,440 00 |
| Maughan, Mrs. Fanny | " | 18 | 360 00 | 360 00 |
| Meikle, W. B | " | 426 | 8,520 00 | 8,520 00 |
| Merrill, A. D | Tillsonburg, Ont. | 25 | 500 00 | 500 00 |
| Merrill, L | " | 25 | 500 00 | 500 00 |
| Metcalf, Mrs. Emma | Grimsby, Ont. | 35 | 700 00 | 700 00 |
| Miles, Rev. J | Suffolk, Eng. | 2 | 40 00 | 40 00 |
| Miles, Mrs. Martha P | Toronto, Ont. | 31 | 620 00 | 620 00 |
| Miles, W. A. (in trust) | London, E. C. Eng. | 34 | 680 00 | 680 00 |
| Milford, George | Owen Sound, Ont. | 200 | 4,000 00 | 4,000 00 |
| Miller, Mrs. Elizabeth A | Toronto, Ont. | 16 | 320 00 | 320 00 |
| Miller, R. S., exrs. estate of | Unknown | 8 | 160 00 | 160 00 |
| Mills, Jesse S | Toronto, Ont. | 10 | 200 00 | 200 00 |
| Mitchell, Miss Bessie I. A. and Alastair R. H. Mitchell (trustees) | " | 40 | 800 00 | 800 00 |
| Minty, Gilbert | " | 5 | 100 00 | 100 00 |
| Moore, A. J., exrs. estate of | Goderich, Ont. | 10 | 200 00 | 200 00 |
| Moren, William J | Winnipeg, Man. | 50 | 1,000 00 | 1,000 00 |
| Morgan, Miss M. Hope | Toronto, Ont. | 4 | 80 00 | 80 00 |
| Morgan, Miss F | " | 4 | 80 00 | 80 00 |
| Morren, E. W. S | New York, N.Y. | 5 | 100 00 | 100 00 |
| Morrison, Angus, exrs. estate of | Toronto, Ont. | 25 | 500 00 | 500 00 |
| Morrow, George A | " | 250 | 5,000 00 | 5,000 00 |
| Morrow, W. G | Peterboro, Ont. | 219 | 4,380 00 | 4,380 00 |
| Munro, Alexander | Toronto, Ont. | 2 | 40 00 | 40 00 |
| Murray, Rev. J., exrs. estate of | Care of Mrs. Isabella Murray, Grimsby, Ont. | 20 | 400 00 | 400 00 |
| Murray, George | Toronto, Ont. | 684 | 13,680 00 | 7,919 30 |
| Myers, Augustus (estate of) | Cambridge, Mass. | 796 | 15,920 00 | 15,920 00 |
| McAllen, George H | Montreal, Que. | 25 | 500 00 | 500 00 |
| McAllum, W. R | London, Eng. | 10 | 200 00 | 200 00 |
| McCabe, J | London, Eng. | 55 | 1,100 00 | 1,100 00 |
| McCarthy, D. L. & Leighton, G. (trustees) | Toronto, Ont. | 100 | 2,000 00 | 2,000 00 |
| McCalla, Mrs. W. J. (in trust) | St. Catharines, Ont. | 2 | 40 00 | 40 00 |
| McCuaig, Mrs. Matilda M | Belleville, Ont. | 100 | 2,000 00 | 2,000 00 |
| McCormack, E. U | Toronto, Ont. | 20 | 400 00 | 400 00 |
| McDonald, Mrs. Mary J | New York, N.Y. | 10 | 200 00 | 200 00 |
| McEwen, John | Vancouver, B.C. | 15 | 300 00 | 300 00 |
| McFiggens, Arthur J | Fenella, Ont. | 50 | 1,000 00 | 1,000 00 |
| McGachen, Mrs. Gertrude | Orillia, Ont. | 5 | 100 00 | 100 00 |
| McGill, Wm., exrs. estate of | Toronto, Ont. | 25 | 500 00 | 500 00 |
| McGill, Margaret, exrs. estate of | " | 15 | 300 00 | 300 00 |
| McGee, Elizabeth | Ottawa, Ont. | 80 | 1,600 00 | 1,600 00 |
| McGee, Mrs. Annie | Toronto, Ont. | 80 | 1,600 00 | 1,600 00 |
| McGillivray, Mrs. Helen | Whitby, Ont. | 62 | 1,240 00 | 1,240 00 |
| McIntosh, James I | Guelph, Ont. | 12 | 240 00 | 240 00 |
| McIntyre, R. L | Toronto, Ont. | 10 | 200 00 | 200 00 |
| McKeand, John | Liverpool, England | 20 | 400 00 | 400 00 |
| McKeown, Miss Christina L | Orangeville, Ont. | 13 | 260 00 | 260 00 |
| McLaren, Henry E | Hamilton, Ont. | 14 | 280 00 | 280 00 |
| McLaren, Arch. K | " | 14 | 280 00 | 280 00 |
| McLaren, George H., Dr | Toronto, Ont. | 14 | 280 00 | 280 00 |
| McLaren, H. E. and R. A. Lucas for Jean McLaren | Hamilton, Ont. | 14 | 280 00 | 280 00 |

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| McLaren, Frederick G. | Hamilton, Ont. | 16 | 320 00 | 320 00 |
| McLaren, Richard | " " | 14 | 280 00 | 280 00 |
| McLaren, W. F. | " " | 14 | 280 00 | 280 00 |
| McLean, E. L. | Toronto, Ont. | 5 | 100 00 | 100 00 |
| McMurrich, Professor J. P. | " " | 86 | 1,720 00 | 1,720 00 |
| McMurrich, George, estate of | " " | 220 | 4,400 00 | 2,640 00 |
| McMurrich, Mrs. Minnie G. | Toronto, Ont. | 40 | 800 00 | 800 00 |
| McNamara, Thomas | Peterboro, Ont. | 20 | 400 00 | 400 00 |
| McTaggart, Miss Elizabeth | Toronto, Ont. | 50 | 1,000 00 | 1,000 00 |
| Naftel, D. J. | Goderich, Ont. | 10 | 200 00 | 200 00 |
| Nairn, Alexander (estate of) | Toronto, Ont. | 30 | 600 00 | 600 00 |
| National Trust Co. Ltd., (estate of H. C. Hammond) | " " | 125 | 2,500 00 | 2,500 00 |
| Neilson, Alexander | London, Eng. | 30 | 600 00 | 600 00 |
| Neilson, Hugh | Toronto, Ont. | 100 | 2,000 00 | 2,000 00 |
| Nelles, Mrs. Alice M. | Guelph, Ont. | 6 | 120 00 | 120 00 |
| Nelles, Mrs. B. H. G. | Grimsby, Ont. | 5 | 100 00 | 100 00 |
| Nevitt, Mrs. E. E. | Toronto, Ont. | 25 | 500 00 | 500 00 |
| Nicholson, E. A., exrs. of the late | Lewes, Sussex, England | 40 | 800 00 | 800 00 |
| Nicholson, Miss Jessie | " | 80 | 1,600 00 | 1,600 00 |
| Nicholson, W. E. | " | 80 | 1,600 00 | 1,600 00 |
| Nicholai, Siegfried F. | 4 Josefplatz, Munich | 16 | 320 00 | 320 00 |
| Niehaus, Charles (estate of) | Toronto, Ont. | 125 | 2,500 00 | 2,500 00 |
| Niven, J. K. (in trust) | " " | 60 | 1,200 00 | 1,200 00 |
| Nordheimer, Samuel, (estate of) | " " | 300 | 6,000 00 | 6,000 00 |
| Northern Life Assurance Co. | London, Ont. | 250 | 5,000 00 | 5,000 00 |
| Noxon, Mrs. Georgie E. | Toronto, Ont. | 25 | 500 00 | 500 00 |
| Oakshott, Elizabeth S. | Bidson, Cheshire, Eng. | 50 | 1,000 00 | 1,000 00 |
| O'Flynn, F. W., exrs. estate | Toronto, Ont. | 50 | 1,000 00 | 1,000 00 |
| O'Flynn, H. H. | " | 50 | 1,000 00 | 1,000 00 |
| O'Flynn, Philo W. | Madoc, Ont. | 63 | 1,260 00 | 1,260 00 |
| O'Flynn, F. E. | Belleville, Ont. | 62 | 1,240 00 | 1,240 00 |
| Ogden, W. W. (in trust) | Toronto, Ont. | 24 | 480 00 | 385 00 |
| Osler, Hammond & Nanton | Winnipeg, Man. | 375 | 7,500 00 | 7,500 00 |
| Osborne, J. P. | Beamsville, Ont. | 5 | 100 00 | 100 00 |
| Oxnard, George A. | Guelph, Ont. | 40 | 800 00 | 800 00 |
| Pann, Mrs. E. J. | Los Angeles, Cal. | 50 | 1,000 00 | 1,000 00 |
| Parfitt, Albion | London, Ont. | 50 | 1,000 00 | 1,000 00 |
| Parker, Stephen J. | Owen Sound, Ont. | 400 | 8,000 00 | 8,000 00 |
| Parlane, W. A. | Collingwood, Ont. | 15 | 300 00 | 300 00 |
| Paterson, Rev. T. W. | Deer Park, Toronto, Ont | 84 | 1,680 00 | 1,680 00 |
| Paterson, Mrs. Florence | Toronto, Ont. | 12 | 240 00 | 240 00 |
| Paton, Miss Jean | " " | 50 | 1,000 00 | 1,000 00 |
| Paton, John | " " | 60 | 1,200 00 | 1,200 00 |
| Paton, Nigel F. | Calcutta, India | 30 | 600 00 | 600 00 |
| Patton, Jos. C., M.D. | Toronto, Ont. | 155 | 3,100 00 | 3,100 00 |
| Payne, Julian D., exrs. estate | New Orleans, La. | 20 | 400 00 | 400 00 |
| Pearson, F. S. (estate of | New York, N.Y. | 1,250 | 25,000 00 | 25,000 00 |
| Pellatt, Brig. General Sir Henry M., C.V.O | Toronto, Ont. | 304 | 6,080 00 | 6,080 00 |
| Peine, Louis | New Hamburg, Ont. | 50 | 1,000 00 | 1,000 00 |
| Pepper, Rev. John | West Toronto, Ont. | 15 | 300 00 | 300 00 |
| Perrin, Mrs. Miney | New York, N.Y. | 125 | 2,500 00 | 2,500 00 |
| Perry, Miss Elizabeth | Toronto, Ont. | 27 | 540 00 | 540 00 |
| Peterkin, W. M. | " " | 250 | 5,000 00 | 5,000 00 |
| Peters, George | Peterboro, Ont. | 20 | 400 00 | 400 00 |
| Phelps, E. S. | Burlington, Iowa | 50 | 1,000 00 | 1,000 00 |
| Pipe, Harvey | Amherst, N.S. | 6 | 120 00 | 120 00 |
| Poland, H. G. | London, England | 20 | 400 00 | 400 00 |
| Pontifex, Bryan | Toronto, Ont. | 25 | 500 00 | 500 00 |
| Porter, John G. | " " | 30 | 600 00 | 600 00 |
| Potts, James McC. | Stirling, Ont. | 10 | 200 00 | 200 00 |
| Powell, James H. U. | London, England | 100 | 2,000 00 | 2,000 00 |
| Price, Miss Lavinia | Toronto, Ont. | 10 | 200 00 | 200 00 |
| Pringle, Mrs. Sara J. | " " | 35 | 700 00 | 700 00 |
| Provident Investment Co. | " " | 107 | 2,140 00 | 2,140 00 |

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Radley, Mrs. Elizabeth J. | Toronto, Ont. | 50 | 1,000 00 | 1,000 00 |
| Ramsay, William | Stowe, Scotland | 950 | 19,000 00 | 19,000 00 |
| Rance, Miss Eva Frances | Blyth, Ont. | 3 | 60 00 | 60 00 |
| Rennie, Mrs. Mary Ann | Bromley, Kent, Eng. | 20 | 400 00 | 400 00 |
| Rance, Mrs. Harriet | Clinton, Ont. | 50 | 1,000 00 | 1,000 00 |
| Richard, Alfred | Montreal, Que. | 10 | 200 00 | 200 00 |
| Ridout, Percival F. | London, Eng. | 55 | 1,100 00 | 1,100 00 |
| Robertson, John A. | Toronto, Ont. | 25 | 500 00 | 500 00 |
| Robinson, Mrs. Elizabeth | " | 60 | 1,200 00 | 1,200 00 |
| Robinson, Mrs. Elizabeth (in trust) | " | 4 | 80 00 | 80 00 |
| Robinson, Sir Thomas B. and Lady Rosa Hannah Robinson | North Foreland, Broadstairs, Kent, Eng. | 100 | 2,000 00 | 2,000 00 |
| Rogers, Dr. J. M. | Ingersoll, Ont. | 18 | 360 00 | 360 00 |
| Rogers, Mrs. Helen S. | Peterboro, Ont. | 41 | 820 00 | 820 00 |
| Rollo, Jennie S. | Chicago, Ill. | 53 | 1,060 00 | 1,060 00 |
| Rollo, W. F. | " | 56 | 1,120 00 | 1,120 00 |
| Rollo, Evelyn L. | " | 53 | 1,060 00 | 1,060 00 |
| Ross, Alexander | Liverpool, England | 4 | 80 00 | 80 00 |
| Ross, Hon. A. M., exrs. estate of | Toronto, Ont. | 50 | 1,000 00 | 1,000 00 |
| Ross, Miss Caroline S. | " | 25 | 500 00 | 500 00 |
| Ross, Charles G. | Newmarket, Ont. | 35 | 700 00 | 700 00 |
| Ross, Mrs. Mary S. | " | 25 | 500 00 | 500 00 |
| Ross, Mrs. E. Phoebe | Port Hope, Ont. | 5 | 100 00 | 20 00 |
| Routh, J. H., exrs. estate of | Montreal, Que. | 20 | 400 00 | 400 00 |
| Rowlands, R. F. | Toronto, Ont. | 10 | 200 00 | 200 00 |
| Royal Trust Company | Montreal, Que. | 333 | 6,660 00 | 6,660 00 |
| Rumsey, C. S., exrs. estate of | St. Marys, Ont. | 10 | 200 00 | 200 00 |
| Rumsey, Mrs. M. A. A. | " | 10 | 200 00 | 200 00 |
| Ruston, Thomas (estate of) | Georgetown, Ont. | 100 | 2,000 00 | 2,000 00 |
| Royal Trust Company (trustee for Mrs. Pipon) | Toronto, Ont. | 5 | 100 00 | 100 00 |
| Ryan, Miss Elizabeth | Lucan, Ont. | 34 | 680 00 | 680 00 |
| Sauer, George | Toronto, Ont. | 2 | 40 00 | 40 00 |
| Saylor, Wesley | Trenton, Ont. | 25 | 500 00 | 500 00 |
| Schell, R. S., exrs. estate of | Brantford, Ont. | 80 | 1,600 00 | 1,600 00 |
| Schell, H. P. | New York, N.Y. | 20 | 400 00 | 400 00 |
| Scholfield, W. G. | West Toronto, Ont. | 10 | 200 00 | 200 00 |
| Scott, Charles W. | Toronto, Ont. | 60 | 1,200 00 | 1,200 00 |
| Scott, George F. | 374 Margueretta St., Toronto, Ont. | 4 | 80 00 | 80 00 |
| Scott, J., exrs. estate of | Toronto, Ont. | 100 | 2,000 00 | 2,000 00 |
| Semple, Miss Jennie P. | " | 35 | 700 00 | 700 00 |
| Sewall, Mrs. Winnifred L. | Hamilton, Ont. | 20 | 400 00 | 400 00 |
| Sharpe, Miss Clara L. | San Francisco, Cal. | 50 | 1,000 00 | 1,000 00 |
| Sharpe, George, exrs. estate of | " | 170 | 3,400 00 | 1,221 35 |
| Shaw, Mrs. Isabella T. | Hamilton, Ont. | 33 | 660 00 | 6 60 00 |
| Sherrard, H. A. | Toronto, Ont. | 77 | 1,540 00 | 1,540 00 |
| Sherrard, Mrs. A. L. | " | 5 | 100 00 | 100 00 |
| Shutt, Mrs. Charlotte | Ottawa, Ont. | 15 | 300 00 | 300 00 |
| Sidey, J. Henry | Cobourg, Ont. | 20 | 400 00 | 400 00 |
| Sinclair, Miss Janet | Unknown | 13 | 260 00 | 260 00 |
| Sinclair, J. C. (Elizabeth A. and Donald G. G., exrs. estate of) | Care of Mrs. Elizabeth A. Sinclair, Toronto, Ont. | 83 | 1,660 00 | 1,660 00 |
| Small, Miss Catherine G. | Sarnia, Ont. | 36 | 720 00 | 720 00 |
| Smedley, George F. & Co. | Toronto, Ont. | 10 | 200 00 | 200 00 |
| Smith, F. J. D. | Newtonbrook, Ont. | 210 | 4,200 00 | 4,200 00 |
| Smith, Alexander | Toronto, Ont. | 60 | 1,200 00 | 1,200 00 |
| Smith, Dr. Andrew, exrs. estate of | Toronto General Trusts Corp., Toronto, Ont. | 40 | 800 00 | 800 00 |
| Smith, D. King, M.D. | Toronto, Ont. | 10 | 200 00 | 200 00 |
| Smith, Mrs. Mary Ann, exrs. estate | National Trust Co., Toronto, Ont. | 270 | 5,400 00 | 5,400 00 |

SESSIONAL PAPER No. 8

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Smith, H. B | Owen Sound, Ont | 175 | 3,500 00 | 3,500 00 |
| Smith, Davis & Co | Buffalo, N.Y | 500 | 10,000 00 | 10,000 00 |
| Smith, W. W | Raleigh, N.C | 75 | 1,500 00 | 1,500 00 |
| Smith, Marshall J., exrs. estate of | New Orleans, La | 20 | 400 00 | 400 00 |
| Sonkson, E | London, E.C., Eng | 224 | 4,480 00 | 4,480 00 |
| Sorgius, Mrs. Constance Zepf | Three Rivers, Que | 5 | 100 00 | 100 00 |
| Sproule, Miss E. J | Springfield-on-Credit, Ont | 78 | 1,560 00 | 1,560 00 |
| Stanley, Bernard | Lucan, Ont | 300 | 6,000 00 | 6,000 00 |
| Stanley, Mrs. Hannah E. (in trust) | " | 8 | 160 00 | 160 00 |
| Stanley, Mrs. Jennie | " | 50 | 1,000 00 | 1,000 00 |
| Stanley, Aljoe E | " | 37 | 740 00 | 740 00 |
| Stanley, Miss Mary E | " | 61 | 1,220 00 | 1,220 00 |
| Stanley, Miss Charlotte M | " | 39 | 780 00 | 780 00 |
| Stanley, Albert E | " | 30 | 600 00 | 600 00 |
| Stanley, Miss M. Lucretia | " | 36 | 720 00 | 720 00 |
| Stanley, Uriah M | Brantford, Ont | 40 | 800 00 | 800 00 |
| Stanway, F. N | Toronto, Ont | 5 | 100 00 | 100 00 |
| Staples, Mrs. Eliza | St. Thomas, Ont | 8 | 160 00 | 160 00 |
| Stayner, Rev. Sutherland | Toronto, Ont | 4 | 80 00 | 80 00 |
| Stayner, Mrs. Harriet R | " | 6 | 120 00 | 120 00 |
| Steele, Mrs. Annie E | Belleville, Ont | 3 | 60 00 | 60 00 |
| Stevenson, Miss Amy | Ancaster, Ont | 40 | 800 00 | 800 00 |
| Stewart, Miss Ida A | Woodstock, Ont | 25 | 500 00 | 500 00 |
| Stewart, William | Toronto, Ont | 22 | 440 00 | 440 00 |
| Stewart, Mrs. Margaret J | Campbellford, Ont | 10 | 200 00 | 200 00 |
| Stewart, Robert, exrs. estate of | Care of John Duncan, Toronto, Ont | 36 | 720 00 | 720 00 |
| Stimson, G. A. & Co | " | 100 | 2,000 00 | 2,000 00 |
| Stinson, H. E | " | 10 | 200 00 | 200 00 |
| Stock, William H | Liverpool, England | 20 | 400 00 | 400 00 |
| Stocking, Charles P | Wanhashene, Ont | 200 | 4,000 00 | 4,000 00 |
| Strachan, Miss Mary E. H | Toronto, Ont | 206 | 4,120 00 | 4,120 00 |
| Strathy, A. G | " | 32 | 640 00 | 640 00 |
| Strathy, J. R | " | 30 | 600 00 | 600 00 |
| Strathy, Miss Elizabeth M | " | 30 | 600 00 | 600 00 |
| Strathy, G. B | " | 30 | 600 00 | 600 00 |
| Strong, Arthur Douglas Dawker | Galt, Ont | 20 | 400 00 | 400 00 |
| Swain, W. J | Collingwood, Ont | 30 | 600 00 | 600 00 |
| Symons, Miss Eliza F | Toronto, Ont | 13 | 260 00 | 260 00 |
| Tackaberry, Mrs. Catherine, exrs. estate | Care of R. J. Tackaberry, Toronto, Ont | 25 | 500 00 | 500 00 |
| Talbut, Marcus, exrs. estate | Unknown | 5 | 100 00 | 100 00 |
| Taylor, Miss Amy E. R | Toronto, Ont | 14 | 280 00 | 280 00 |
| Taylor, Miss Mary L | " | 9 | 180 00 | 180 00 |
| Taylor, Mrs. Elizabeth A. H., exrs. estate of | Care of F. Roper, Toronto, Ont | 3 | 60 00 | 60 00 |
| Thomas, Mrs. M. M | Quebec, Que | 47 | 940 00 | 940 00 |
| Thompson, Mrs. Cassie B | Brampton, Ont | 5 | 100 00 | 100 00 |
| Thompson, J. B | St. Marys, Ont | 15 | 300 00 | 300 00 |
| Thompson, Robert, exrs. estate of | Care of R. W. Thompson Pelham Place, Toronto, Ont | 847 | 16,940 00 | 16,940 00 |
| Thomson, Miss Martha Muir | Glasgow, Scot | 24 | 480 00 | 480 00 |
| Thomson, Malcolm | Montreal, Que | 130 | 2,600 00 | 2,600 00 |
| Thorburn, Miss Mary, exrs. estate of | Care of J. T. and D. T. Symons, Toronto, Ont | 4 | 80 00 | 80 00 |
| Tidswell, W. C., exer., estate of | Care of Kate Ethel Tidswell, Hamilton, Ont | 100 | 2,000 00 | 2,000 00 |
| Tingle, John | Wexford, Ont | 13 | 260 00 | 260 00 |
| Toronto General Trusts Corp., exrs. estate A. Robertson | Toronto, Ont | 50 | 1,000 00 | 1,000 00 |
| Toronto General Trusts Corp., exrs. estate C. C. Baines | " | 2 | 40 00 | 40 00 |

THE WESTERN ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

| Name. | Address. | No. of shares. | Amount subscribed. | Amount paid in cash. |
|---|---|---|---|---|
| | | | $ cts. | $ cts. |
| Toronto General Trusts Corp., exrs. estate Jane Kirkland | Toronto, Ont. | 166 | 3,320 00 | 3,320 00 |
| Toronto General Trusts Corp., exrs. estate of James Kerr Osborne | " | 355 | 7,100 00 | 7,100 00 |
| Townley, Mrs. W. R. | Chicago, Ill. | 24 | 480 00 | 480 00 |
| Van Der Linde, Harold | Toronto, Ont. | 56 | 1,120 00 | 1,120 00 |
| Van Heynigen, A. E., estate of | Care of Mary W. Heynigen, Mobile, Ala. | 100 | 2,000 00 | 2,000 00 |
| Vogel, Philipp Jacob and Camille Soyka | London, E.C., Eng. | 60 | 1,200 00 | 1,200 00 |
| Waddell, John | Orono, Ont. | 25 | 500 00 | 500 00 |
| Wade, Mrs. Lillie M. | Brighton, Ont. | 17 | 340 00 | 340 00 |
| Wadhams, John M. | Goshen, Conn. | 18 | 360 00 | 360 00 |
| Wadhams, Julia E. | " | 16 | 320 00 | 320 00 |
| Wadhams, Mrs. Mary P. | " | 30 | 600 00 | 600 00 |
| Wadhams, Robert P. | " | 16 | 320 00 | 320 00 |
| Wainwright, C. S. | Toronto, Ont. | 10 | 200 00 | 200 00 |
| Walker, Mrs. Clara R. | " | 34 | 680 00 | 680 00 |
| Walker, Warren J. | " | 2 | 40 00 | 40 00 |
| Wallace, Mrs. Henrietta | " | 20 | 400 00 | 400 00 |
| Ward, R. M. Bretherton | Liverpool, Eng. | 50 | 1,000 00 | 1,000 00 |
| Warwick, Guy F. | Toronto, Ont. | 290 | 5,800 00 | 5,800 00 |
| Warwick, R. D. | " | 10 | 200 00 | 200 00 |
| Watson, Thomas | " | 150 | 3,000 00 | 3,000 00 |
| Webb, Albert E. (in trust) | Los Angeles, Cal. | 1,056 | 21,120 00 | 21,120 00 |
| Webster, Alfred F. (in trust) | Toronto, Ont. | 21 | 420 00 | 420 00 |
| Weir, Robert | Toronto, Ont. | 5 | 100 00 | 100 00 |
| White, Miss Alice | Montreal, Que. | 5 | 100 00 | 100 00 |
| Whitelaw, Mrs. Sarah | Fairbank, Ont. | 11 | 220 00 | 220 00 |
| Wilkes, Alfred J. | Brantford, Ont. | 2 | 40 00 | 40 00 |
| Williamson, H. W., estate of | Care of W. Williamson, Toronto, Ont. | 10 | 200 00 | 200 00 |
| Wills, Miss Annie | Toronto, Ont. | 31 | 620 00 | 620 00 |
| Wills, Miss Annie (exec.) | " | 1 | 20 00 | 20 00 |
| Wills, Miss Eliza, exrs. estate of | " | 31 | 620 00 | 620 00 |
| Wills, Miss Susan | " | 31 | 620 00 | 620 00 |
| Wills, Miss Wilhelmina | " | 31 | 620 00 | 620 00 |
| Wills, Thomas (exec. estate of) | Care of J. F. Wills, Belleville, Ont. | 125 | 2,500 00 | 2,500 00 |
| Wilson, C. S., exr. estate of | Care of John Stark & Co., Toronto, Ont. | 1,200 | 24,000 00 | 24,000 00 |
| Wintle, Cyril & Co | London, Eng. | 30 | 600 00 | 600 00 |
| Wood, E. R. & W. B. Meikle (in trust) | Toronto, Ont. | 500 | 10,000 00 | 10,000 00 |
| Wood, E. R. | " | 75 | 1,500 00 | 1,500 00 |
| Wood, Lewis P. | " | 56 | 1,120 00 | 1,120 00 |
| Wood, Mrs. Margaret F. | Nashville, Tenn. | 50 | 1,000 00 | 1,000 00 |
| Wood, S. Casey | Toronto, Ont. | 56 | 1,120 00 | 1,120 00 |
| Wood, Hon. S. C., estate of | Care of S. Casey Wood, Toronto, Ont. | 3 | 60 00 | 60 00 |
| Wood, Miss Lucinda J. | Brantford, Ont. | 53 | 1,060 00 | 1,060 00 |
| Young, Mrs. Margaret | Toronto, Ont. | 12 | 240 00 | 240 00 |
| Young, J. A., Jr. | " | 13 | 260 00 | 260 00 |
| Young, W. E. | " | 2 | 40 00 | 40 00 |
| Total Common Stock | | 75,000 | $1,500,000 00 | $1,484,625 65 |
| Total Preferred Stock | | 50,000 | 1,000,000 00 | 1,000,000 00 |
| Totals | | 125,000 | $2,500,000 00 | $2,484,625 65 |

# APPENDIX B.

# GENERAL STATEMENTS

OF

# BRITISH AND FOREIGN COMPANIES

FOR

## YEAR ENDING DECEMBER 31, 1916.

THE GENERAL BUSINESS STATEMENTS OF THE FOLLOWING COMPANIES WERE NOT RECEIVED IN TIME FOR INSERTION IN THIS APPENDIX:—

Alliance Assurance Company, Limited.
Atlas Assurance Company, Limited.
The British Dominions General Insurance Company, Limited.
Caledonian Insurance Company.
Commercial Union Assurance Company, Limited.
The Employers' Liability Assurance Corporation, Limited.
General Accident, Fire and Life Assurance Corporation, Limited.
Compagnie d'Assurances Générales contre l'Incendie.
Guardian Assurance Company, Limited.
International Fidelity Insurance Company.
The Law, Union and Rock Insurance Company, Limited.
The Liverpool and London and Globe Insurance Company, Limited.
The London Guarantee and Accident Company, Limited.
London and Lancashire Fire Insurance Company, Limited.
The Marine Insurance Company, Limited.
Millers National Insurance Company.
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.
National Provincial Plate Glass and General Insurance Company, Limited.
La Nationale, Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.
North British and Mercantile Insurance Company.
The Northern Assurance Company, Limited.
The Norwich Union Fire Insurance Society, Limited.
The Ocean Marine Insurance Company, Limited.
The Palatine Insurance Company, Limited.
Compagnie Française du Phenix.
Phœnix Assurance Company, Limited.
Provincial Insurance Company, Limited.
Railway Passengers Assurance Company.
The Royal Exchange Assurance.
The Royal Insurance Company of Canada, Limited.
The Scottish Union and National Insurance Company.
The Stuyvesant Insurance Company.
Sun Insurance Office.
L'Union Compagnie d'Assurances contre l'incendie.
Union Assurance Society, Limited.
The Order of United Commercial Travelers of America.
The Yorkshire Insurance Company, Limited.

# UNDERWRITERS AT AMERICAN LLOYDS.

## General Business Statement for the Year ending December 31, 1916.

### INCOME.

| | | |
|---|---|---|
| Total premium income | $ | 266,228 31 |
| Received for interest and dividends | | 33,153 38 |
| Gross profit on sale or maturity of bonds | | 340 63 |
| All other income | | 10,000 00 |
| Total income | $ | 309,722 32 |

### DISBURSEMENTS.

| | | |
|---|---|---|
| Net amount paid for claims | $ | 73,340 17 |
| Expenses of adjustment and settlement of claims | | 1,584 58 |
| Paid subscribers for interest or dividends | | 55,305 76 |
| Commissions or brokerage | | 96,153 86 |
| Inspections and surveys | | 180 13 |
| Salaries, fees and all other charges of officers, attorneys-in-fact, directors and home office employees | | 4,315 00 |
| Underwriters' boards and tariff associations | | 1,627 19 |
| Fire departments, patrol and salvage corps assessments, fees, taxes and expenses | | 1,575 76 |
| State taxes on premiums, Insurance Department licenses and fees | | 3,441 08 |
| All other licenses, fees and taxes | | 2,071 54 |
| All other disbursements | | 26,337 89 |
| Total disbursements | $ | 265,932 96 |

### LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of bonds | $ | 851,104 69 |
| Cash in trust companies and in banks | | 82,375 14 |
| Agents' balances | | 39,496 83 |
| Total ledger assets | $ | 972,976 66 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest accrued | | 7,604 67 |
| Market value of bonds over book value | | 311 31 |
| Gross assets | $ | 980,892 64 |
| Deduct assets not admitted | | 185 35 |
| Total admitted assets | $ | 980,707 29 |

### LIABILITIES.

| | | |
|---|---|---|
| Net amount of unpaid claims | $ | 71,243 07 |
| Total unearned premiums | | 200,368 30 |
| State, county, municipal and other taxes, due or accrued | | 5,400 00 |
| Underwriters' deposits | | 100,000 00 |
| Reserve for contingent liabilities | | 100,000 00 |
| Interest due or accrued | | 31,108 79 |
| Total liabilities | $ | 508,120 16 |
| Surplus over all liabilities | | 472,587 13 |
| Total liabilities | $ | 980,707 29 |

### RISKS AND PREMIUMS (Fire Risks.)

| | |
|---|---|
| Amount of policies written or renewed during the year | $74,675,747 00 |
| Premiums thereon | 380,010 46 |
| Amount of policies terminated during the year | 61,194,775 00 |
| Premiums thereon | 309,035 60 |
| Net amount of policies in force at December 31, 1916 | 59,581,261 00 |
| Premiums thereon | 376,348 74 |

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# THE CALIFORNIA INSURANCE COMPANY.

## General Business Statement for the Year ending December 31, 1916.

### INCOME.

| | | |
|---|---|---|
| Total premium income | $ | 629,863 53 |
| Gross cash received for interest and dividends | | 47,357 71 |
| Rents | | 7,200 00 |
| Gross profit on sale or maturity of bonds | | 1,174 25 |
| Gross increase, by adjustment, in book value of bonds | | 15,453 76 |
| Agents' balances previously charged off | | 16 69 |
| Total income | $ | 701,065 94 |

### DISBURSEMENTS.

| | | |
|---|---|---|
| Net amount paid for claims | $ | 195,979 90 |
| Expenses of adjustment and settlement of claims | | 10,373 80 |
| Commissions or brokerage | | 147,065 11 |
| Allowances to agencies for miscellaneous agency expenses | | 1,641 54 |
| Salaries, $12,410.50; and expenses, $11,329.34, of special and general agents | | 23,739 84 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | | 37,323 15 |
| Rents | | 3,000 65 |
| Underwriters' boards and tariff associations | | 6,389 10 |
| Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses | | 933 00 |
| Inspections and surveys | | 2,756 21 |
| Taxes on real estate | | 524 26 |
| State taxes on premiums, Insurance Department licenses and fees | | 10,768 91 |
| All other licenses, fees and taxes | | 3,381 90 |
| Agents' balances charged off | | 1,972 38 |
| Gross loss on sale or maturity of collaterals | | 700 00 |
| Gross decrease, by adjustment, in book value of ledger assets | | 45,526 50 |
| All other disbursements | | 29,604 58 |
| Total disbursements | $ | 521,630 83 |

### LEDGER ASSETS.

| | | |
|---|---|---|
| Book value of real estate | $ | 60,000 00 |
| Mortgage loans on real estate, first liens | | 391,459 39 |
| Book value of bonds and stocks | | 581,068 22 |
| Cash on hand, in trust companies and in banks | | 126,658 49 |
| Agents' balances and bills receivable | | 143,291 35 |
| Disbursements due to failure of American Union Insurance Co. (Recoverable from Receiver) | | 21,762 99 |
| Losses recoverable from reinsurers | | 9,111 14 |
| Total ledger assets | $ | 1,333,351 58 |

### NON-LEDGER ASSETS.

| | | |
|---|---|---|
| Interest due and accrued | $ | 15,085 88 |
| Market value of bonds and stocks over book value | | 9,563 30 |
| Gross assets | $ | 1,358,000 76 |
| Deduct assets not admitted | | 71,522 86 |
| Total admitted assets | $ | 1,286,477 90 |

### LIABILITIES.

| | | |
|---|---|---|
| Net amount of unpaid claims | $ | 36,218 82 |
| Total unearned premiums | | 505,388 62 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | | 1,000 00 |
| Taxes due and accrued, estimated | | 12,000 00 |
| Contingent commissions or other charges, due or accrued | | 7,000 00 |
| Total liabilities, except capital stock | $ | 561,607 44 |
| Capital paid up in cash | | 400,000 00 |
| Surplus over all liabilities | | 324,870 46 |
| Total liabilities | $ | 1,286,477 90 |

### EXHIBIT OF PREMIUMS.

| | |
|---|---|
| Amount of fire risks written or renewed during the year | $88,828,705 00 |
| Premiums thereon | 1,158,335 69 |
| Amount of risks terminated during the year | 78,061,975 00 |
| Premiums thereon | 1,038,073 60 |
| Net amount in force at December 31, 1916 | 74,284,627 07 |
| Premiums thereon | 961,981 34 |

# THE CONTINENTAL INSURANCE COMPANY.

## General Business Statement for the Year ending December 31, 1916.

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 1,000,000 00 |
| Mortgage loans on real estate, first liens | 2,700 00 |
| Book value of stocks and bonds | 28,945,764 00 |
| Cash on hand, in trust companies and in banks | 2,381,569 37 |
| Agents' balances and bills receivable | 1,569,934 76 |
| Amount recoverable for reinsurance on paid losses | 6,260 65 |
| Total ledger assets | $33,906,228 78 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 125,224 25 |
| Rents due | 59 16 |
| Market value of bonds and stocks over book value | 163,383 75 |
| Other non-ledger assets | 1,045 00 |
| Gross assets | $34,195,940 94 |
| Deduct assets not admitted | 102,066 47 |
| Total admitted assets | $34,093,874 47 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 594,007 54 |
| Unearned premiums | 10,135,305 46 |
| Federal, state and other taxes due or accrued (estimated) | 243,000 00 |
| Salaries, rents, bills, expenses, etc., due or accrued | 27,500 00 |
| Contingent commissions or other charges, due or accrued | 78,754 29 |
| Principal unpaid on scrip, or certificate of profits, $26,411.00; interest due or accrued on same, $6,059.94 | 32,470 94 |
| Dividends due and unpaid | 600,000 00 |
| Reserve for contingencies | 100,000 00 |
| Total liabilities (except capital stock) | $11,811,038 23 |
| Capital stock paid in cash | 10,000 000 00 |
| Surplus over all liabilities | 12,282,836 24 |
| Total liabilities | $34,093,874 47 |

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 8,986,040 88 |
| Interest and dividends | 1,483,805 41 |
| Rents | 90,142 37 |
| Agents' balances previously charged off | 219 76 |
| Gross profit on sale or maturity of bonds and stocks | 233,136 00 |
| Gross increase by adjustment in book value of bonds and stocks | 1,373,421 00 |
| All other income | 6,334 48 |
| Total income | $12,173,099 90 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 4,544,206 46 |
| Expenses of adjustment and settlement of claims | 140,458 63 |
| Dividends to shareholders | 8,000,000 00 |
| Commission or brokerage | 1,801,798 46 |
| Allowances to agencies for miscellaneous agency expenses | 1,621 93 |
| Salaries, $161,852.88; and expenses, $123,862.30; of special and general agents | 285,715 18 |
| Salaries, fees and other charges of officers, directors, trustees and home office employees | 530,230 31 |
| Rents | 78,002 74 |
| Underwriters' boards and tariff associations | 115,127 72 |

## THE CONTINENTAL—*Concluded.*

### DISBURSEMENTS—*Concluded.*

| | |
|---|---|
| Fire department, patrol and salvage corps, assessments, fees, taxes and expenses | $ 20,393 11 |
| Inspections and surveys | 27,678 34 |
| Taxes on real estate | 24,581 41 |
| State taxes on premiums, Insurance Department licenses and fees | 217,513 15 |
| All other licenses, fees and taxes | 85,451 96 |
| Bills receivable past due charged off | 8,891 38 |
| Investment expenses other than real estate | 1,445 46 |
| Scrip or certificates of profits redeemed in cash | 100 00 |
| Interest paid to scrip holders | 1 80 |
| Agents' balances charged off | 1,586 71 |
| Federal Income Tax withheld at source | 1,083 63 |
| Decrease in liabilities on account of reinsurance treaties | 426 13 |
| Gross loss on sale or maturity of bonds and stocks | 124,504 00 |
| Gross decrease by adjustment in book value of ledger assets | 727,445 00 |
| All other disbursements | 288,632 06 |
| **Total disbursements** | $17,026,895 57 |

### RISKS AND PREMIUMS.

#### FIRE RISKS.

| | |
|---|---|
| Amount of policies written or renewed during the year | $1,292,249,050 00 |
| Premiums thereon | 11,905,878 79 |
| Amount terminated during the year | 1,161,483,353 00 |
| Premiums thereon | 10,938,541 23 |
| Net amount in force at December 31, 1916 | 1,994,731,229 00 |
| Premiums thereon | 19,636,665 65 |

# FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

## General Business Statement for the Year ending December 31, 1916.

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 535,000 00 |
| Mortgage loans on real estate, first liens | 15,500 00 |
| Book value of stocks and bonds | 15,256,137 00 |
| Cash on hand, in trust companies and in banks | 1,914,814 35 |
| Agents' balances and bills receivable | 1,510,350 89 |
| Amount recoverable for reinsurance on paid claims | 52,428 18 |
| Total ledger assets | $19,284,230 42 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 66,550 42 |
| Rents due and accrued | 381 90 |
| Market value of bonds and stocks over book value | 79,076 75 |
| Gross assets | $19,430,239 49 |
| Deduct assets not admitted | 210,881 87 |
| Total admitted assets | $19,219,357 62 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 568,499 57 |
| Unearned premiums | 8,342,584 93 |
| Dividends declared and unpaid to stockholders | 250,000 00 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 25,000 00 |
| Federal, state and other taxes due or accrued (estimated) | 184,000 00 |
| Contingent commissions or other charges due or accrued | 33,648 13 |
| Reserve for contested liabilities, not losses | 250,000 00 |
| Reserve for contingencies | 50,000 00 |
| Total liabilities, except capital stock | $ 9,703,732 63 |
| Capital stock paid up in cash | 2,500,000 00 |
| Surplus over liabilities and capital stock | 7,015,624 99 |
| Total liabilities | $19,219,357 62 |

### INCOME.

| | |
|---|---|
| Net cash received for premiums | $ 7,268,169 13 |
| Interest and dividends | 795,704 87 |
| Rents | 28,056 36 |
| Agents' balances previously charged off | 1 98 |
| Gross profit on sale or maturity of bonds and stocks | 117,469 00 |
| Gross increase by adjustment in book value of bonds and stocks | 429,738 00 |
| Borrowed money (gross) | 319,813 18 |
| Other income | 4,640 97 |
| Total income | $ 8,963,593 49 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 3,445,338 34 |
| Expenses of adjustment and settlement of claims | 107,360 34 |
| Dividends to stock holders | 500,000 00 |
| Commission or brokerage | 1,549,084 28 |
| Allowances to agencies for miscellaneous agency expenses | 1,450 76 |
| Salaries, $139,151; and expenses, $108,778.42; of special and general agents | 247,929 42 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 451,001 17 |
| Rents | 62,732 37 |
| Underwriters' boards and tariff associations | 96,956 66 |
| Fire department, patrol and salvage corps assessments, fees, taxes and expenses | 23,698 70 |

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## FIDELITY–PHENIX—*Concluded.*

### DISBURSEMENTS—*Concluded.*

| | |
|---|---|
| Inspections and surveys | $ 28,620 51 |
| Taxes on real estate | 3,505 87 |
| State taxes on premiums, Insurance Department licenses and fees | 170,694 60 |
| All other licenses, fees and taxes | 66,391 68 |
| Agents' balances charged off | 1,355 60 |
| Decrease in liabilities during the year on account of reinsurance treaties | 157 37 |
| Bills receivable past due, charged off | 6,792 30 |
| Federal income tax withheld at source | 126 01 |
| Gross loss on sale or maturity of bonds and stocks | 60,792 00 |
| Gross decrease by adjustment in book value of ledger assets | 208,442 00 |
| Borrowed money repaid (gross) | 319,813 18 |
| Interest on borrowed money | 2,690 57 |
| Investment expenses (other than real estate) | 622 28 |
| All other disbursements | 193,879 93 |
| Total disbursements | $ 7,549,435 94 |

### RISKS AND PREMIUMS.

| | |
|---|---|
| Fire risks—written or renewed during the year—amount | $1,013,673,649 00 |
| Premiums thereon | 9,835,009 49 |
| Terminated during the year | 885,134,567 00 |
| Premiums thereon | 8,785,641 30 |
| Net amount in force, December 31, 1916 | 1,551,922,761 00 |
| Premiums thereon | 15,775,043 86 |

# FIREMEN'S INSURANCE COMPANY.

## General Business Statement for the Year ending December 31, 1916.

### INCOME.

| | |
|---|---|
| Total premium income | $ 4,110,813 14 |
| Interest and dividends | 307,379 11 |
| Cash received for rents | 90,073 37 |
| Income tax, withheld at source | 292 35 |
| Borrowed money (gross) | 580,000 00 |
| Gross profit on sale or maturity of real estate | 1,000 00 |
| Gross increase by adjustment in book value of bonds and stocks | 897,538 48 |
| Subscription by stockholders to Surplus Fund | 504,285 00 |
| Total income | $ 6,491,381 45 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for losses | $ 1,851,778 89 |
| Expenses of adjustment and settlement of losses | 50,664 75 |
| Commissions or brokerage | 1,143,462 29 |
| Allowances to agencies for miscellaneous agency expenses | 2,643 42 |
| Salaries, $45,281.37; and expenses, $35,826.42, of special and general agents | 81,107 79 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 145,932 95 |
| Rents | 18,724 16 |
| Underwriters' boards and tariff associations | 53,173 90 |
| Fire department, fire patrol, and salvage corps assessments, fees, taxes and expenses | 22,424 78 |
| Inspections and surveys | 2,252 74 |
| Taxes on real estate | 26,699 91 |
| State taxes on premiums, Insurance Department licenses and fees | 86,204 99 |
| All other licenses, fees and taxes | 21,822 17 |
| Paid stockholders for interest or dividends | 270,000 00 |
| Agents' balances charged off | 276 23 |
| Gross decrease, by adjustment, in book value of bonds and stocks | 2,682,075 37 |
| Borrowed money repaid (gross) | 580,000 00 |
| Interest on borrowed money | 8,241 21 |
| All other disbursements | 269,477 21 |
| Total disbursements | $ 7,316,962 76 |

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 1,074,129 63 |
| Mortgage loans on real estate, first liens | 2,414,250 00 |
| Book value of bonds and stocks | 1,539,096 66 |
| Cash on hand, in trust companies and in banks | 47,365 06 |
| Agents' balances | 540,248 29 |
| Total ledger assets | $ 5,614,989 64 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | 42,404 09 |
| Rents due | 2,062 97 |
| Market value of bonds and stocks over book value | 2,099,688 56 |
| Reinsurance due on losses already paid | 17,690 70 |
| All other non-ledger assets | 1,546 15 |
| Gross assets | $ 7,778,382 11 |
| Deduct assets not admitted | 70,838 26 |
| Total admitted assets | $ 7,707,543 85 |

## FIREMEN'S INSURANCE COMPANY—*Concluded.*

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid losses and claims | $ 418,911 21 |
| Total unearned premiums | 3,534,585 27 |
| Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued | 12,627 25 |
| Federal, state and other taxes due or accrued (estimated) | 31,500 00 |
| Contingent commissions or other charges due or accrued | 7,500 00 |
| Principal unpaid on scrip or certificate of profits | 2,332 84 |
| All other liabilities | 292 35 |
| Total liabilities (not including capital stock) | $ 4,007,748 92 |
| Capital stock paid up in cash | 1,250,000 00 |
| Surplus over all liabilities | 2,449,794 93 |
| Total liabilities | $ 7,707,543 85 |

### RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of risks written or renewed during the year | $734,700,617 00 |
| Premiums thereon | 7,138,181 55 |
| Amount of risks terminated | 510,384,888 00 |
| Premiums thereon | 6,170,633 53 |
| Net amount in force at December 31, 1916 | 763,418,000 00 |
| Premiums thereon | 7,291,282 66 |

# GLENS FALLS INSURANCE COMPANY.

## General Business Statement for the Year ending December 31, 1916.

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 235,474 67 |
| Mortgage loans on real estate | 1,529,825 00 |
| Loans secured by pledge of bonds, stocks or other collaterals | 200,000 00 |
| Book value of bonds and stocks owned by the company | 3,008,826 07 |
| Cash on hand, in banks and trust companies | 834,696 00 |
| Agents' balances | 576,082 73 |
| Total ledger assets | $ 6,384,904 47 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest accrued, $33,689.80; rents accrued, $287.83 | 33,977 53 |
| Other non-ledger assets | 4,859 40 |
| Gross assets | $ 6,423,741 40 |
| Deduct assets not admitted | 9,969 75 |
| Total admitted assets | $ 6,413,771 65 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 420,062 00 |
| Total unearned premiums | 2,864,909 15 |
| Federal, State, and other taxes due or accrued (estimated) | 45,000 00 |
| Dividends declared and unpaid to stockholders | 30,000 00 |
| Funds held under reinsurance treaties | 31,954 61 |
| Reserve for dividend | 125,000 00 |
| Reserve for contingencies | 25,000 00 |
| Total liabilities (not including capital stock) | $ 3,541,925 76 |
| Joint stock capital paid up in cash | 500,000 00 |
| Surplus over all liabilities | 2,371,845 89 |
| Total liabilities | $ 6,413,771 65 |

### INCOME.

| | |
|---|---|
| Net cash received for premiums other than perpetuals | $ 3,118,375 35 |
| Received for interest and dividends | 257,872 66 |
| Rents | 27,042 11 |
| Increase in liabilities during the year on account of reinsurance treaties | 31,954 61 |
| Gross increase, by adjustment, in book value of ledger assets | 97,229 88 |
| From agents' balances previously charged off | 350 02 |
| Total income | $ 3,532,824 63 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 1,523,401 79 |
| Expenses of adjustment and settlement of claims | 46,670 55 |
| Paid stockholders for interest or dividends | 185,000 00 |
| Allowances to agencies for miscellaneous agency expenses | 10,995 12 |
| Salaries $78,141.79, and expenses $63,395.21 of special and general agents | 141,537 00 |
| Commission or brokerage | 657,709 83 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 143,229 68 |
| Rents | 13,301 88 |
| Underwriters' boards and tariff associations | 33,395 31 |
| Fire department, patrol and salvage corps assessments, fees, taxes and expenses | 10,015 05 |
| Inspections and surveys | 12,237 33 |
| Taxes on real estate | 3,244 45 |
| State taxes on premiums, Insurance Department licenses and fees | 56,950 44 |
| All other licenses, fees and taxes | 19,947 75 |

## GLENS FALLS INSURANCE COMPANY—*Concluded.*

### DISBURSEMENTS—*Concluded.*

| | |
|---|---|
| Agents' balances charged off | $ 2,172 32 |
| Gross loss on sale or maturity of bonds | 42 55 |
| Gross decrease by adjustment in book value of bonds and stocks | 36,236 25 |
| All other disbursements | 77,930 07 |
| Total disbursements | $ 2,979,565 35 |

### RISKS AND PREMIUMS.

| | |
|---|---|
| Amount of fire risks written or renewed during the year | $409,047,544 00 |
| Premiums thereon | 3,685,955 36 |
| Amount of fire risks terminated | 356,071,652 00 |
| Premiums thereon | 3,360,184 41 |
| Net amount of fire risks in force on December 31, 1916 | 582,306,948 00 |
| Premiums thereon | 5,098,963 19 |
| Net amount of marine and inland risks in force on December 31, 1916 | 20,994,306 00 |
| Premiums thereon | 456,965 27 |

# THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

## General Business Statement for the Year ending December 31, 1916.

### LEDGER ASSETS.

| | |
|---|---|
| Book value of real estate | $ 401,390 81 |
| Loans on mortgages or real estate, first liens | 46,350 00 |
| Book value of stocks and bonds | 3,343,892 82 |
| Cash in hand, in trust companies and in banks | 368,193 99 |
| Agents' balances | 635,557 84 |
| Other ledger assets | 1,541 25 |
| Total ledger assets | $ 4,796,926 71 |

### NON-LEDGER ASSETS.

| | |
|---|---|
| Interest due and accrued | $ 29,572 52 |
| Rents due and accrued | 90 83 |
| Reinsurance due on losses paid | 10,313 76 |
| Other non-ledger assets | 2,141 15 |
| Gross assets | $ 4,839,044 97 |
| Deduct assets not admitted | 180,449 58 |
| Total admitted assets | $ 4,658,595 39 |

### LIABILITIES.

| | |
|---|---|
| Net amount of unpaid claims | $ 588,852 07 |
| Unearned premiums | 2,126,036 54 |
| Salaries, rents, expenses, bills, accounts, etc., due or accrued | 2,160 88 |
| Federal, state and other taxes due or accrued (estimated) | 35,000 00 |
| Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received | 501,994 07 |
| Dividends declared and unpaid to stockholders | 1,815 67 |
| All other liabilities | 382 50 |
| Total liabilities, except capital stock | $ 3,256,241 73 |
| Capital stock paid in cash | 1,000,000 00 |
| Surplus | 402,353 66 |
| Total liabilities | $ 4,658,595 39 |

### INCOME.

| | |
|---|---|
| Total premiums other than perpetual | $ 2,679,274 72 |
| Deposit premiums written on perpetual risks (gross) | 3,588 76 |
| Interest and dividends | 142,732 07 |
| Rents | 30,697 43 |
| Agents' balances previously charged off | 786 45 |
| Gross profit on sale or maturity of bonds and stocks | 38,811 63 |
| All other income | 7,889 77 |
| Total income | $ 3,103,780 83 |

### DISBURSEMENTS.

| | |
|---|---|
| Net amount paid for claims | $ 1,282,031 95 |
| Expenses of adjustment and settlement of claims | 44,962 77 |
| Paid stockholders for interest or dividends | 60,041 93 |
| Commission or brokerage | 713,385 23 |
| Allowances to agencies for miscellaneous agency expenses | 9,091 78 |
| Salaries, $39,136.45; and expenses, $24,705.81; of special and general agents | 63,842 26 |
| Salaries, fees and all other charges of officers, directors, trustees and home office employees | 97,811 27 |
| Rents | 9,000 00 |
| State taxes on premiums, Insurance Department licenses and fees | 64,154 68 |

SESSIONAL PAPER No. 8

## The Insurance Company of the State of Pennsylvania—*Concluded.*

### DISBURSEMENTS—*Concluded.*

| | |
|---|---|
| All other licenses, fees and taxes | $ 15,230 76 |
| Underwriters' boards and tariff associations | 28,306 88 |
| Fire deparment, fire patrol and salvage corps assessments, fees, taxes and expenses | 18,859 72 |
| Inspection and surveys | 8,927 15 |
| Taxes on real estate | 5,068 09 |
| Gross loss on sale or maturity of bonds and stocks | 200 23 |
| Agents' balances charged off | 3,913 85 |
| Deposit premiums returned | 14,929 10 |
| All other disbursements | 63,052 25 |
| Total disbursements | $ 2,502,809 90 |

### RISKS AND PREMIUMS.

| | |
|---|---|
| Written or renewed during the year, fire | $374,885,902 00 |
| Premiums thereon | 4,202,378 49 |
| Terminated during the year | 313,002,824 00 |
| Premiums thereon | 3,548,723 92 |
| Net in force at December 31, 1915 | 329,901,383 00 |
| Premiums thereon | 3,482,012 02 |
| Perpetual risks not included above | 22,610,548 00 |
| Deposit premiums on same | 551,382 99 |

# THE LONDON ASSURANCE.

## General Business Statement for the Year ending December 31, 1916.

### FIRE DEPARTMENT.

The premium income of the year, after deduction of re-assurances and returns amounted to £803,837 7s. 4d., and the losses inclusive of all claims to the 31st December, 1916 to £366,634 6s. 0d.

The Balance at the credit of the fund, after transferring £134,966 2s. 0d. to Profit and Loss amounted on the 31st December, 1916, to £820,000.

### PROFIT AND LOSS.

The amount standing to the credit of this account on the 31st December, 1916, after transferring £100,000 to General Reserve, applying £15,000 to writing down investments, and setting aside £65,053 for Income Tax and Excess Profits Tax payable in 1917, was £184,875 6s. 4d., out of which the directors now recommend a dividend of 20 per cent, being £2 10s. 0d. per share, payable as follows: £1 5s. 0d. on the 2nd April, and £1 5s. 0d. on the 1st October, free of Income tax.

### FIRE ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. |
|---|---|---|---|---|
| Amount of Fire Insurance Fund at Dec. 31, 1915— | | | Losses after deduction of re-assurances and salvages | 366,634 6 0 |
| Reserve for unexpired risks | £ 357,620 3 7 | | Expenses of management | 167,370 17 8 |
| Additional reserve | 442,379 16 5 | | Contributions to fire brigades | 2,414 1 7 |
| | | 800,000 0 0 | Commission | 142,412 1 9 |
| Premiums after deduction of reassurances, and returns | | 803,837 7 4 | Bad debts | 35 18 9 |
| Interest and dividends | £ 34,285 0 4 | | Carried to Profit and Loss Account | 134,966 2 0 |
| Less Income tax | 4,288 19 11 | | Amount of the fund at this date, as per Balance Sheet— | |
| | | 29,996 0 5 | Reserve for unexpired risks, being 50 per cent of premium income for the year | £ 401,918 13 8 |
| | | | Additional reserve | 418,081 6 4 |
| | | | | 820,000 0 0 |
| | £1,633,833 7 9 | | | £1,633,833 7 9 |

### PROFIT AND LOSS ACCOUNT.

| | £ s. d. | £ s. d. | | £ s. d. |
|---|---|---|---|---|
| Balance of account at Dec. 31, 1915 | | 167,958 12 0 | Dividends to shareholders | 89,655 0 0 |
| Interest and dividends not carried to other Accounts | £ 54,428 3 5 | | Income tax | 24,616 19 2 |
| Less Income tax | 6,678 18 8 | | Written off investments | 15,000 0 0 |
| | | 47,749 4 9 | Balance as per Balance Sheet | 184,875 6 4 |
| Transferred from Life Account | | 15,000 0 0 | Provision for Income Tax and Excess Profits Tax payable in 1917 | 65,053 0 0 |
| " Fire Account | | 134,966 2 0 | Loss on realization of securities | 5,410 0 6 |
| " Marine Account | | 118,906 19 9 | Transferred to General Reserve | 100,000 0 0 |
| Transfer fees | | 29 7 6 | | |
| | £484,610 6 0 | | | £ 484,610 6 0 |

## BALANCE SHEET.

| Liabilities. | £ s. d. | £ s. d. |
|---|---|---|
| Shareholders' capital, £896,550 of which is paid up | 448,275 0 0 | |
| General Reserve Fund | 550,000 0 0 | |
| Life Assurance Fund | 2,700,722 17 7 | |
| Capital and Leasehold Redemption Fund | 15,785 10 8 | |
| Accident Fund | 32,220 19 4 | |
| Fire Fund | 820,000 0 0 | |
| Marine Fund | 1,000,000 0 0 | |
| Investments Depreciation Fund—General | 200,000 0 0 | |
| Profit and Loss | 184,875 6 4 | |
| | £5,951,879 13 11 | |
| Outstanding life claims £ | 41,692 9 2 | |
| " fire losses | 86,556 0 0 | |
| " accident losses | 1,680 0 0 | |
| " marine losses | 21,110 5 8 | |
| " dividends to shareholders | 7,285 5 0 | |
| Outstanding Income Tax and Excess Profits Tax | 65,053 0 0 | |
| Fire premiums due to other companies | 67,840 2 9 | |
| Accident premiums due to other companies | 522 19 2 | |
| Life premiums paid in advance | 4 13 0 | |
| Marine Premiums due to other companies | 164,427 12 3 | |
| Clerks' Savings Fund | 6,390 17 2 | |
| Interest paid in advance | 838 9 3 | |
| Aircraft premiums due to Government | 11,208 9 8 | |
| Aircraft commission due to agents | 623 7 4 | |
| | 475,233 10 5 | |

| Assets. | £ s. d. | £ s. d. |
|---|---|---|
| Mortgages on property within the United Kingdom £ | 591,915 15 11 | |
| Mortgages on property out of the United Kingdom | Nil. | |
| Loans on parochial and other public rates | 32,546 6 11 | |
| Loans on life interests | 243,524 1 2 | |
| Loans on reversions | 76,030 12 11 | |
| | | 944,016 16 11 |
| Loans on stocks and shares | | 37,554 10 0 |
| Loans on life policies of the corporation within their surrender values | | 98,931 18 1 |
| Loans on personal security | | 5,000 0 0 |
| Investments, viz.:— | | |
| Deposit with the High Court | | 18,024 0 0 |
| British Government securities | | 1,161,703 16 0 |
| Municipal and County securities, United Kingdom | | 12,507 10 0 |
| Indian and Colonial Government securities | | 210,594 9 0 |
| " Provincial " | | 44,541 9 0 |
| " Municipal " | | 181,832 6 0 |
| Foreign Government securities | | 325,926 13 9 |
| " Provincial " | | 48,500 0 0 |
| " Municipal " | | 287,951 10 5 |
| Railway and other debentures and debenture stocks, Home and Foreign | | 1,160,642 9 2 |
| Railway and other preference and guaranteed stocks Home and Foreign | | 91,934 19 2 |
| Railway and other ordinary stocks | | 235,894 3 10 |
| Freehold ground rents | | 180,378 5 6 |
| Leasehold ground rents | | 114,288 2 6 |
| House property | | 33,754 0 0 |
| Premises account | | 10,800 0 0 |
| Life interests | | 1,637 17 3 |
| Reversions | | 19,898 19 10 |
| Agents' Balances, viz.:— | | |
| Life £ | 19,297 15 2 | |
| Fire | 167,774 17 8 | |
| Marine | 225,109 11 9 | |
| Accident | 3,038 10 0 | |
| | | 415,220 14 7 |
| Marine re-assurances recoverable | | 102,478 13 7 |
| Fire re-assurances recoverable | | 11,551 19 10 |
| Outstanding premiums— | | |
| Life £ | 18,099 16 3 | |
| Fire | 5,206 5 7 | |
| Marine | 284,779 16 0 | |
| Capital redemption | 170 15 10 | |
| | | 308,256 13 8 |

LONDON ASSURANCE—*Concluded.*

BALANCE SHEET—*Concluded.*

| | £ | s. | d. |
|---|---|---|---|
| Outstanding interest | 9,585 | 2 | 5 |
| Fire premiums due by other companies | 43,236 | 6 | 3 |
| Accident premiums due by other companies | 333 | 7 | 5 |
| Cash— | | | |
| On deposit £ 92,040 0 0 | | | |
| In hand and on current Accounts 211,724 1 8 | 303,764 | 1 | 8 |
| Bills receivable | 6,002 | 5 | 4 |
| Policy stamps | 370 | 3 | 2 |
| £6,427,113 4 4 | £6,427,113 | 4 | 4 |

# THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LTD.

## General Business Statement for the Year ending December 31, 1916.

### REVENUE ACCOUNT.

| | £ | s. d. | | £ | s. d. |
|---|---|---|---|---|---|
| To Balance of Revenue Account, 31st Dec., 1915, including £854,575 3s. 7d. proportion of premiums unearned..... £1,951,087 8 11 | | | By claims paid and outstanding and incidental expenses..... | 1,269,131 | 9 9 |
| Deduct dividend for year 1915..... 105,000 0 0 | | | By printing and stationery, advertising, postages, travelling expenses, etc..... | 113,316 | 3 9 |
| | 1,846,087 | 8 11 | By expenses of management, inclusive of salaries, rent at head office and branches, directors' remuneration and auditors fees..... | 246,834 | 4 11 |
| To premiums, *less* reinsurances and bonus to assured..... | 2,505,182 | 15 10 | By Commissions, including provision for commission in respect of agents' balances..... | 448,710 | 4 8 |
| To interest, dividends and rents, *less* provision for depreciation of leaseholds..... | 122,861 | 13 10 | By Taxes, *less* Income Tax deducted at the source..... | 100,055 | 4 11 |
| | | | By Balance, including £932,149 18s. 0d. proportion of premiums unearned, carried to Balance Sheet..... | 2,296,084 | 10 7 |
| | £ 4,474,131 | 18 7 | | £ 4,474,131 | 18 7 |

## THE OCEAN ACCIDENT AND GUARANTEE CORPORATION—*Concluded.*

### BALANCE SHEET.

| | £ s. d. | £ s. d. |
|---|---|---|
| To Shareholders capital— | | |
| Authorized: | | |
| 200,000 shares of £5 each | 1,000,000 0 0 | |
| Subscribed: | | |
| 12,000 shares of £5 each (fully paid) £ 60,000 0 0 | | |
| 112,308 shares of £5 each (£1 per share paid) 561,540 0 0 | | |
| 124,308 | | |
| £ 621,540 0 0 | | |
| *Less* uncalled capital 449,232 0 0 | | |
| | 172,308 0 0 | |
| To sundry accounts pending | 129,236 12 2 | |
| To reinsurance and other funds | 49,715 12 7 | |
| To unclaimed dividends | 163 5 2 | |
| To Staff provident fund | 15,437 10 0 | |
| To Capital Redemption Fund | 19,233 18 1 | |
| To General Insurance Fund, viz.:— | | |
| Provision for claims outstanding £ 938,000 0 0 | | |
| Investment Reserve and General Contingency Fund 250,000 0 0 | | |
| £1,188,000 0 0 | | |
| Reserve Fund 300,000 0 0 | | |
| Balance from Revenue Account, including £932,149 18s. 0d. proportion of premiums unearned £ 2,296,084 10 7 | | |
| *Less* amount transferred to Investment Reserve and General Contingency Fund above 42,306 8 0 | | |
| 2,253,778 2 7 | | |
| | 3,741,778 2 7 | |
| | £ 4,127,873 0 7 | |

| | £ s. d. |
|---|---|
| By Investments, viz.:— | |
| British Government securities | 802,557 4 11 |
| Indian and Colonial Government securities | 180,750 16 1 |
| " Provincial securities | 29,540 6 9 |
| " Municipal securities | 88,040 11 5 |
| Foreign Government securities | 222,909 1 7 |
| " Provincial securities | 28,516 1 3 |
| " Municipal securities | 146,381 15 1 |
| Railways and other debentures and debenture stocks— | |
| Home, Indian and Colonial | 189,876 8 7 |
| United States railway bonds | 968,211 18 2 |
| Railway and other debentures and debenture stocks— | |
| Foreign | 342,220 8 6 |
| Railway and other preference and guaranteed stocks | 40,244 6 10 |
| Railway and other ordinary stocks and shares | 81,092 16 9 |
| By Mortgages on freehold and leasehold properties | 160,232 11 2 |
| By Freehold and leasehold premises (*less* depreciation) being the corporation's head office and branches | 302,241 17 3 |
| By Rents due from tenants and other balances | 83,393 5 8 |
| By Balances at branches and agents' balances (*less* provision for commission, cancelments and non-renewals) | 296,015 2 7 |
| By Cash at bankers and in hand:— | |
| On current and deposit account and in hand | 146,414 9 11 |
| By Investments in trustees' hands to meet Capital Redemption Fund | 19,233 18 1 |
| | £ 4,127,873 0 7 |

The value of the above Investments at the 31st December, 1916, is in our belief in the aggregate fully of the value stated in the Balance Sheet less the Investment Reserve and General Contingency Fund.

SESSIONAL PAPER No. 8

STATEMENT of assessment made on companies on account of business other than life for the year ending March 31, 1916, in accordance with "The Insurance Act, 1910."

| Companies. | Taxes. | Companies. | Taxes. |
|---|---|---|---|
| | $ cts. | | $ cts. |
| Acadia Fire | 77 60 | Lloyds Plate Glass | 44 02 |
| Aetna | 231 01 | London Assurance | 208 52 |
| Alliance | 149 06 | London Guarantee and Accident | 382 37 |
| American and Foreign Marine | 12 27 | London and Lancashire Fire | 487 37 |
| American Central | 85 67 | London and Lancashire Guarantee and Accident | 105 08 |
| American Insurance Co | 43 39 | London Mutual Fire | 323 48 |
| American Lloyds | 20 67 | Loyal Protective Assn | 61 19 |
| American Surety Co | 11 03 | Lumber Insurance Co | 4 54 |
| Ancient Order of Foresters | 99 15 | Lumbermen's Fire Indem. Contract | 2 62 |
| Anglo-American | 105 33 | Marine | 55 83 |
| Atlas | 357 46 | Maryland Casualty | 142 48 |
| Beaver Fire | 21 44 | Mercantile Fire | 155 40 |
| Boiler Inspection | 43 48 | Merchants' Casualty | 103 49 |
| British America | 409 44 | Merchants' and Employers' G. & A. | 53 21 |
| British Colonial | 44 84 | Millers National | 17 27 |
| British and Foreign Marine | 1 45 | Montreal-Canada | 61 57 |
| British Dominons General | 66 82 | Moose, Loyal Order of | 3 26 |
| British Northwestern | 34 61 | Mount Royal | 289 34 |
| Caledonian | 300 08 | National-Ben Franklin | 58 35 |
| California Ins. Co | 25 72 | National Fire | 343 18 |
| Canada Accident | 169 33 | National Provincial Plate Glass | 8 92 |
| Canada Hail | 36 54 | National Surety Co | 40 24 |
| Canada National Fire | 140 30 | National Union Fire | 145 84 |
| Canada Weather | 48 92 | La Nationale of Paris | 102 92 |
| Canadian Casualty | 67 14 | New York Plate Glass | 13 68 |
| Canadian Fire | 186 57 | Niagara Fire | 122 65 |
| Canadian Surety Co | 28 42 | North American Accident | 106 71 |
| Catholic Mutual | 6 62 | North British and Mercantile | 642 38 |
| Chartered Trust and Executor | 05 | North Empire | 76 97 |
| Commercial Union | 649 67 | Northern | 533 45 |
| Connecticut Fire | 86 90 | North West Fire | 46 90 |
| Continental Insurance Co | 180 00 | Northwestern National | 192 88 |
| Dominion Fire | 147 06 | Norwich Union Fire | 541 04 |
| Dominion Gresham Company | 72 31 | Occidental Fire | 77 94 |
| Dominion of Canada Guarantee and Accident | 257 66 | Ocean Accident | 450 77 |
| Employers' Liability | 758 77 | Ocean Marine | 11 25 |
| Equitable Fire | 20 69 | Pacific Coast Fire | 55 17 |
| Factories | 98 81 | Palatine Insurance Co | 171 13 |
| Fidelity and Casualty Co | 144 01 | Phenix Compagnie Francaise | 16 79 |
| Fidelity-Phenix | 230 02 | Phœnix of London | 648 30 |
| Fireman's Fund | 120 65 | Phœnix Insurance Co., Hartford | 254 95 |
| Firemen's Ins. Co | 48 74 | Protective Association of Canada | 100 97 |
| General Accident of Canada | 138 73 | Providence Washington | 147 56 |
| General Accident, Fire and Life | 200 43 | Provincial Insurance Co | 28 04 |
| General Animals | 34 68 | Quebec | 163 75 |
| Generales, Co. d'Assurances | 43 82 | Queen Insurance Co. of America | 453 52 |
| German-American | 257 09 | Railway Passengers | 108 85 |
| Germania Fire | 19 00 | Ridgely Protective Assoc'n | 7 25 |
| Glens Falls Insurance Co | 111 31 | Royal Exchange | 296 33 |
| Globe Indemnity Co | 335 64 | Royal Guardians | 1 49 |
| Globe and Rutgers | 195 99 | Royal Insurance Co | 990 44 |
| Guarantee Co. of N. A | 42 56 | St. Paul Fire and Marine | 259 83 |
| Guardian Accident and Guarantee | 50 45 | Scottish Union and National | 258 16 |
| Guardian Assurance Co | 672 42 | Springfield Fire and Marine | 335 15 |
| Hartford | 727 20 | Sun Insurance Office | 335 10 |
| Hartford Steam Boiler | 1 26 | Travelers | 221 10 |
| Home Fire | 863 03 | Travelers Indemnity Co | 65 31 |
| Hudson Bay | 62 44 | L'Union of Paris | 129 02 |
| Imperial Guarantee and Accident | 166 55 | Union Assurance Society | 328 42 |
| Imperial Underwriters | 67 25 | United Commercial Travelers | 11 24 |
| Independent Order of Foresters | 162 74 | United States Fidelity | 194 57 |
| Insurance Company of North America | 328 23 | Westchester Fire | 94 73 |
| Insurance Company of the State of Pennsylvania | 114 00 | Western | 352 84 |
| International Fidelity | 4 80 | Woodmen of the World | 5 81 |
| Law Union and Rock | 216 67 | Yorkshire | 302 64 |
| Liverpool and London and Globe | 930 02 | Total | $ 23,926 07 |
| Liverpool-Manitoba | 184 49 | | |

# INDEX

## OF COMPANIES' STATEMENTS.

### Volume I.


| Companies. | Annual Statements. | | | | General Business Statements. | List of Directors and Shareholders. |
|---|---|---|---|---|---|---|
| | Fire. | Accident and Sickness. | Guarantee. | Plate Glass, Steam Boiler, etc. | | |
| Acadia Fire | 7 | | | | | 449 |
| Ætna Insurance Co | 12 | | | 12 | 14 | |
| Alliance | 16 | | | | | |
| American and Foreign Marine | | | | 314 | 315 | |
| American Central | 18 | | | 18 | 20 | |
| American Insurance Co | 22 | | | | 23 | |
| American Lloyds', Underwriters at | 25 | | | 25 | 552 | |
| American Surety Co | | | 317 | | 318 | |
| Atlas | 27 | | | | | |
| Beaver Fire | 29 | | | | | 449 |
| Boiler Inspection | | | | 320 | | 450 |
| British America | 31 | | | 31 | | 451 |
| British and Foreign Marine | | | | 323 | 326 | |
| British Colonial | 38 | | | | | 458 |
| British Dominions General | 41 | | | 41 | | |
| British Northwestern | 44 | | | | | 461 |
| Caledonian | 47 | | | | | |
| California Insurance Co | 49 | | | | 553 | |
| Canada Accident | 51 | 51 | 51 | 51 | | 465 |
| Canada Hail | | | | 327 | | 465 |
| Canada National | 57 | | | | | 466 |
| Canada Weather | | | | 329 | | 480 |
| Canadian Fire | 60 | | | | | 487 |
| Canadian Lumbermen's | 63 | | | | | 490 |
| Canadian Surety | | | 331 | | | 490 |
| Casualty Company of Canada | | | | 334 | | 491 |
| Chartered Trust and Executor | | | | 336 | | 495 |
| Commercial Union | 65 | | | | | |
| Connecticut Fire | 68 | | | | 70 | |
| Continental Insurance Co | 72 | | | | 554 | |
| Dominion Fire | 74 | | | 74 | | 496 |
| Dominion Gresham | | 339 | 339 | 339 | | 500 |
| Dominion of Canada Guarantee and Accident | 78 | 78 | 78 | 78 | | 500 |
| Employers' Liability | 85 | 85 | 85 | 85 | | |
| Equitable Fire and Marine | 90 | | | | 91 | |
| Factories Insurance Co | 93 | | | | | 501 |
| Fidelity and Casualty of New York | | 344 | | 344 | 347 | |
| Fidelity-Phenix Fire | 96 | | | 96 | 556 | |
| Fireman's Fund | 99 | | | 99 | 101 | |
| Firemen's Insurance Co | 103 | | | | 558 | |
| General Accident Assurance Co. of Canada | | 350 | | 350 | | 501 |
| General Accident, Fire and Life | 105 | | | | | |
| General Animals | | | | 358 | | 502 |
| Compagnie d'Assurances Generales | 108 | | | | | |
| German-American | 110 | | | 110 | 112 | |
| Glens Falls | 114 | | | 114 | 560 | |
| Globe Indemnity Co. of Canada | | 361 | 361 | 361 | | 504 |
| Globe and Rutgers | 117 | | | 117 | 110 | |
| Guarantee Company of North America | | | | 366 | | 505 |
| Guardian Accident and Guarantee | | 370 | 370 | 370 | | 507 |
| Guardian Assurance | 121 | | | | | |

INDEX—*Continued.*

| Companies—*Continued.* | Annual Statements. | | | | General Business Statements. | List of Directors and Shareholders. |
|---|---|---|---|---|---|---|
| | Fire. | Accident and Sickness. | Guarantee. | Plate Glass, Steam Boiler, etc. | | |
| Hamilton Fire | 124 | | | | | 508 |
| Hartford Fire | 127 | | | 127 | 130 | |
| Hartford Steam Boiler | | | | 376 | 376 | |
| Home Fire | 132 | | | 132 | 135 | |
| Hudson Bay Insurance Co | 137 | | | 137 | | 509 |
| Imperial Guarantee and Accident | | 378 | 378 | 378 | | 510 |
| Imperial Underwriters | 140 | | | | | 511 |
| Insurance Co. of North America | 142 | | | 142 | 145 | |
| Insurance Co. of the State of Pennsylvania | 147 | | | 147 | 562 | |
| International Fidelity | | | 382 | | | |
| Law Union and Rock | 149 | 149 | | 149 | | |
| Liverpool and London and Globe | 153 | | | | | |
| Liverpool-Manitoba | 156 | | | | | 511 |
| Lloyds' Plate Glass | | | | 384 | 385 | |
| London Assurance | 159 | | | | 564 | |
| London Guarantee and Accident | 161 | 161 | 161 | 161 | | |
| London and Lancashire Fire | 166 | | | | | |
| London and Lancashire Guarantee and Accident | | 387 | 387 | 387 | | 512 |
| London Mutual Fire | 169 | | | | | 512 |
| Loyal Protective | | 393 | | | 394 | |
| Marine Insurance Co | 173 | | | 173 | | |
| Maryland Casualty Co | | 396 | 396 | 396 | 400 | |
| Mercantile Fire | 175 | | | | | 513 |
| Merchants Casualty Co | | 402 | | | | 514 |
| Merchants' and Employers' Guarantee and Accident | | 404 | | 404 | | 515 |
| Millers National | 178 | | | | | |
| Moose, the Grand Lodge of the Loyal Order of | | 408 | | | | 523 |
| Mount Royal | 180 | | | 180 | | 523 |
| National-Ben Franklin | 185 | | | 185 | | |
| National Fire | 188 | | | 188 | 190 | |
| National Provincial Plate Glass | | | | 410 | | |
| National Surety | | | 412 | | 413 | |
| National Union Fire | 192 | | | 192 | 194 | |
| Nationale Compagnie d'Ass | 196 | | | | | |
| New York Plate Glass | | | | 415 | 416 | |
| Niagara Fire | 198 | | | 198 | 200 | |
| North American Accident | | 418 | | 418 | | 525 |
| North British and Mercantile | 202 | | | | | |
| North Empire Fire | 205 | | | | | 526 |
| North West Fire | 208 | | | | | 531 |
| Northern | 212 | | | | | |
| Northwestern National | 214 | | | 214 | 216 | |
| Norwich Union Fire | 218 | 218 | | 218 | | |
| Occidental Fire | 223 | | | | | 531 |
| Ocean Accident and Guarantee | 226 | 226 | 226 | 226 | 567 | |
| Ocean Marine | | | | 422 | | |
| Pacific Coast | 230 | | | | | 532 |
| Palatine Insurance Co | 234 | | | | | |
| Phenix, of Paris | 236 | | | | | |
| Phoenix, of London | 238 | | | | | |
| Phoenix, of Hartford | 241 | | | | 243 | |
| Protective Association of Canada | | 423 | | | | 538 |
| Providence-Washington | 245 | | | 245 | 247 | |
| Provincial | 249 | | | | | |
| Quebec | 251 | | | | | 538 |
| Queen, of America | 254 | | | 254 | 257 | |
| Railway Passengers | | 425 | 425 | 425 | | |
| Ridgely Protective | | 429 | | | 430 | |
| Royal Exchange | 259 | 259 | | 259 | | |

INDEX—*Concluded.*

| Companies—*Concluded.* | Annual Statements. | | | | General Business Statements. | List of Directors and Shareholders. |
|---|---|---|---|---|---|---|
| | Fire. | Accident and Sickness. | Guarantee. | Plate Glass, Steam Boiler, etc. | | |
| Royal Insurance Co | 265 | | | | | |
| St. Paul Fire and Marine | 267 | | | 267 | 270 | |
| Scottish Union and National | 272 | | | 272 | | |
| Springfield Fire and Marine | 275 | | | 275 | 277 | |
| The Stuyvesant | 279 | | | | | |
| Sun Insurance Office | 281 | | | | | |
| Travelers Indemnity Co., Hartford, Co | | 432 | | 432 | 434 | |
| Travelers Insurance Co., Hartford | | 436 | | | 437 | |
| L'Union, Paris | 283 | | | | | |
| Union Ass. Society | 285 | | | | | |
| United Commercial Travelers of America | | 440 | | | | |
| United States Fidelity and Guaranty | | 442 | 442 | 442 | 445 | |
| Westchester Fire | 288 | | | 288 | 290 | |
| Western | 292 | | | 292 | | 539 |
| Yorkshire | 301 | 301 | | 301 | | |